

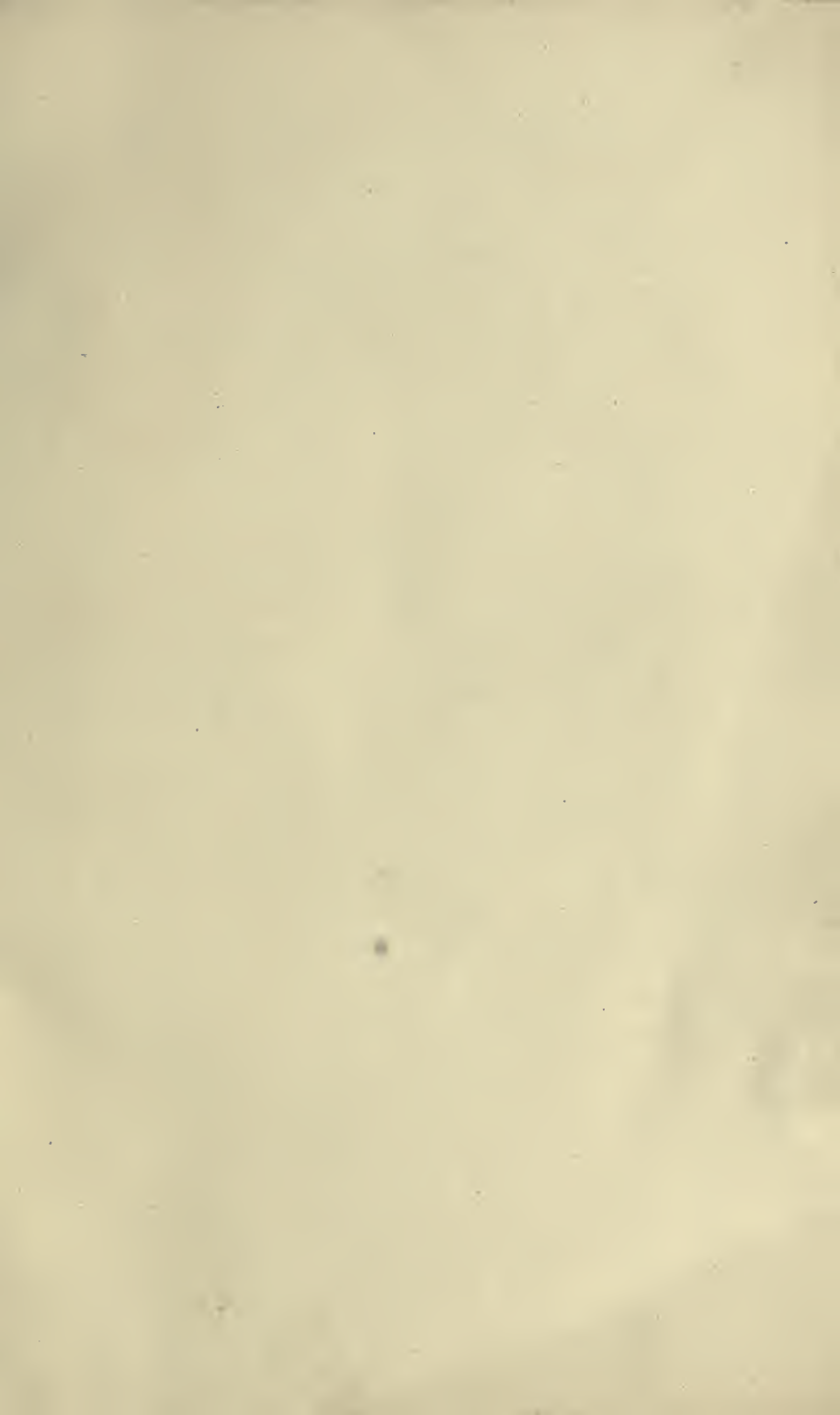
100h
21

HOW TO HELP CASES OF DISTRESS

LONGMANS & CO.

FOR

THE CHARITY ORGANISATION SOCIETY





Digitized by the Internet Archive
in 2008 with funding from
Microsoft Corporation

amp.
Social.
Pr.
L

HOW TO HELP CASES OF DISTRESS

A HANDY REFERENCE BOOK

FOR ALMONERS, ALMSGIVERS, AND OTHERS

BY

C. S. LOCH

SECRETARY TO THE COUNCIL

OF

THE CHARITY ORGANISATION SOCIETY, LONDON

JANUARY 1883

LONDON

LONGMANS, GREEN, & CO., PATERNOSTER ROW

AND OFFICES OF THE COUNCIL OF THE

CHARITY ORGANISATION SOCIETY, 15 BUCKINGHAM STREET, LONDON W.C.

All rights reserved

LONDON: PRINTED BY
SPOTTISWOODE AND CO., NEW-STREET SQUARE
AND PARLIAMENT STREET

PREFACE.

This book is, as the first few sections show, a reprint of the introduction to the Charities, Register and Digest, published by the Council of the London Charity Organisation Society in October of last year. The Register is a classified Register of Charities in or available for the metropolis, and a Digest of information respecting the legal, voluntary, and other means for the prevention and relief of distress, and the improvement of the condition of the poor. It contains very full particulars of charities for

Relief in affliction.

Relief in sickness.

Relief in distress (permanent).

Relief in distress (temporary).

Reformatory relief.

It contains also information regarding emigration, training institutions, &c. The local endowed charities, and, as far as has yet been possible, the local voluntary, and parochial charities in the unions of the metropolis are also entered. An appendix contains detailed information regarding semi-provident institutions, Friendly Societies, Trade Societies, Savings Banks, &c.

References to charitable institutions to be of practical value must be somewhat detailed. For information regarding these, therefore, the reader is asked to consult the Register.

Many persons have, however, thought that the introduction would be useful if published separately. In trying to help those in distress, the would-be helper is often led to wish that he

could learn what this or that public body could do, or what the law or regulation may be on some point. A beginner desires also to know generally what the functions of the municipal and other public authorities are, and to have some general principles, the value of which he may test by his experience. There is not at present any sufficiently complete and handy book of reference for an almoner's or almsgiver's use.

The selection of subjects in this book is based on the needs of every day practical charitable work. A case of distress might be cited as a reason for introducing almost every item of information. Much care has been expended in making the book as accurate as it is possible to do in so small a compass. But readers are invited to refer to Books of Reference of which there is a list at the end of the volume.

These and other books can be seen at the offices of the Council of the Society.

An appendix has been added containing notes of Acts which have been passed since the introduction was compiled.

Jan. 1883.

C. S. L.

CONTENTS.



SECTION	PAGE
I. The Scope of the Introduction.	3
II. Explanatory of the Register	4
III. Charities' Lists generally	5
IV. The Principles of Charity	6
V. On the responsibility of the Charitable and Methods of Charity	9
VI. On Interim or Instant Help	12
VII. On Charitable Institutions	13
VIII. On District Visiting; Personal Charity and Wholesale Charity	15
IX. The Municipal Administration of the Metropolis	18
X. On the functions of the Poor Law and of Charity	19
XI. The Administration of the Poor Law: The Local Govern- ment Board	20
XII. The Board of Guardians: Illustrations of the importance of co-operation with the Charitable	21
XIII. The Election of Board of Guardians; its importance	22
XIV. The Duties of Guardians in regard to In and Out-door Relief	24
XV. Poor Law Relief by way of Loan and Recovery of Relief	28
XVI. Settlement and Removal	29
XVII. The legal responsibilities of relations	33
XVIII. Deserted Women	36
XIX. Fallen Women	36
XX. Inebriates	37
XXI. Discharged Prisoners	38
XXII. Vagrants, Casuals, and Homeless Cases*	38
XXIII. Street Beggars and Vagabonds	40
XXIV. Begging-Letter Writers	42
XXV. Pedlars	43
XXVI. Seamen: Provision for their Wives, &c.	43
XXVII. Shoeblacks, Commissionaires, and Messengers	44
XXVIII. The Unemployed	44
XXIX. Emigration	48
XXX. Married Women: Legal Remedies against Ill-treatment, &c.†	50
XXXI. Non-provision for Widows and Children.	52
XXXII. Poor Law Provision for Children: Schools	53

* For particulars regarding the Casual Poor Act, 1882, *see* Appendix, p. 112.

† For particulars regarding the Married Woman's Property Act, 1882, *see* Appendix, p. 112.

SECTION	PAGE
XXXIII. Poor Law Provision for Children: Training Ships . . .	56
XXXIV. Poor Law Provision for Children: Boarding Out . . .	56
XXXV. Poor Law Provision for Children: Apprenticeship . . .	59
XXXVI. Poor Law Provision for Children: Payment of School Fees	60
XXXVII. Liabilities of Masters and Infant Life Protection . . .	60
XXXVIII. Assistance of Widows and Children	62
XXXIX. The School Board and the Education of Children . . .	64
XL. Limitations in the Employment of Children	66
XLI. Children who are morally neglected or refractory . . .	67
XLII. Certified Industrial Schools	69
XLIII. Reformatory Schools	72
XLIV. The School Board Authorities and Industrial and Truant Schools	72
XLV. The Blind Deaf and Dumb: The Powers of the Guardians	74
XLVI. The Blind Deaf and Dumb: The Provision made by the School Board	75
XLVII. The Metropolitan Asylums Board	77
XLVIII. Lunatics	77
XLIX. Idiots and Imbeciles	82
L. Fever and Small Pox	83
LI. Metropolitan Common Poor Fund	84
LII. The Sick: Charitable and Poor Law Provision . . .	85
LIII. Vaccination	88
LIV. The Vestries and District Boards	89
LV. The Metropolitan Board of Works	91
LVI. The Vestries and District Boards as Sanitary Authorities .	91
(1) Cleansing Streets, &c.	
(2) The Medical Officer of Health and Inspector of Nuisances.	
(3) Abatement of Nuisances.	
(4) Overcrowding.	
(5) Common Lodging Houses.	
(6) Building.	
(7) Artisans' Dwellings.*	
LVII. Endowed Charities	96
LVIII. Judicial Control over Endowments	97
LIX. Pawnbrokers†	101
LX. Loans	101
LXI. Pensions	103
LXII. Means of Thrift‡	104
LXIII. Friendly Societies	105
LXIV. Friendly Societies' Registry	107
LXV. Employers' Liability	109

* Respecting the Artisans' Dwelling Act, 1882, *see* Appendix, p. 113.

† A note regarding the Bills of Sale Act, 1882, will be found in the Appendix, p. 114.

‡ Particulars regarding the new Postal Office arrangements made under the Government Annuities Act, 1882, will be found in the Appendix, p. 114.

HOW TO HELP CASES OF DISTRESS.

I.—THE SCOPE OF THE INTRODUCTION.

No one reads an 'introduction,' it is said. This 'introduction' is rather a reference book than an introductory preface. A list of charities, without some knowledge of the modes in which their benefits ought to be turned to account, is like a pharmacopœia without a knowledge of the elements of medicine. An outline of the principles of charitable work has therefore been given. Legislation also has created public bodies with definite responsibilities, which, if properly fulfilled, narrow the field of charity. At present there is a mingling of obligations and an overlapping of responsibility. A division of labour would add to the efficacy of charity; but before this becomes possible, those who take an interest in these questions (and in some way or other most people are dealing with them) must learn what public authorities have to do, and how their resources can be made use of with the greatest advantage to the poorer classes. For this reason particulars have been inserted in the Introduction in regard to the Poor Law, Reformatory and Refuge Schools, the vestries and their sanitary duties, &c. &c.* As the object of charity is to benefit the individual and his family, and the attainment of this object depends on the discrimination of circumstances and the application of remedies, typical instances of various classes of cases have been given; *e.g.* widows with families, the unemployed,

Necessity of a knowledge of methods of charitable work and of legal provisions.

* With regard to the necessary limits under which this information is given, see note p. 29. A list of books for reference and reading will be found on pp. 701, 702. A list of some of the publications of the Charity Organisation Society is given on pp. 309, 715, 716.

N.B.—It is particularly requested that any corrections, information regarding new or omitted charities, and suggestions with regard to the improvement of the Charities Register and Digest, and of this Introduction in future editions, be sent to the Secretary, Charity Organisation Society, 15 Buckingham Street, London, W.C.

Persons desirous of assisting cases of distress of a difficult nature are invited to refer to the same address, should they be unable to find for them a suitable mode of help in the Register, or if they cannot ascertain from the Introduction the information they require.

chronic cases, inebriates. These are, generally speaking, intended as illustrations of what cases may rightly be left to public bodies and what should be undertaken by charity.

II.—EXPLANATORY OF THE REGISTER.

The scope of the Register is larger than that usually aimed at in such works. This is mainly due to the introduction of information in regard to the various provident agencies, a knowledge of which is of the first importance to the almoner. And also the attempt has been made to give prominence to those large charities of the working classes which are habitually overlooked, but which are administered with a familiar acquaintance with the general circumstances of the recipients, and have a potency for good which may greatly exceed the more distant though equally genuine charities of other classes. Charity is of no class and of no sect; it has to prevent, to remedy, and not merely to alleviate distress; every spiritual and material agency that has this purpose or can be so utilised is its minister: for those who are in distress it has to open the way to sober living, health, and self-support, and, so far as it is both wise and strong, for their children's children. It is with this idea that the Register has been compiled.

To refer to the Register it will be well in every case to consult the index first. The entries in the index refer to classes of charities, to individual charities, to the places at which institutions are, and to those names which are commonly used as short titles of well-known institutions, *e.g.* the Bexhill Convalescent Home, the Strangers' Friend Society (otherwise called the Benevolent Society), &c. Of the religious charities only an alphabetical list has been given. Those which do a combined religious and material work are entered twice, and full particulars are given in regard to the latter. Those that do not, with some very important exceptions, such as the city missionaries, the parochial Mission-women, and others (of which more lengthy entries have been inserted), are concerned with evangelisation abroad, or undertake work which does not come within the ordinary cognizance of the almoner. The entries of the material charities show (1) the name and object, (2) the mode of admission, (3) the management, (4) the number of persons benefited, and (5) the income. The second head is the most important to the almoner. Under it he will find details of the exact conditions under which each institution will deal with cases, and the class of case which it takes. The almoner will thus be able to classify cases for himself, ascertaining without correspondence with institutions, and hence without expense and delay, whether they are or are not suitable. No reference has been made to the City Parochial Charities, as these will, without doubt, shortly be re-organised. The charities of the City Companies which are confined to Freemen are not entered.

The list of charities for the Blind, Deaf and Dumb, has been made as complete as possible—including institutions which are not metropolitan.

The thanks of the Council of the Charity Organisation Society are due to the very large number of persons who have co-operated in the production of this work, and to whom the Council is indebted both for information and suggestions.

It has been found convenient to use the word almoner throughout this Introduction. Many persons give up time to almsgiving. They are those whom questions of the administration of charity most closely affect, and on whose capacity and intelligence its beneficence largely depends; yet, as almost all have some part in this work, the word should be taken in its widest sense.

III.—CHARITIES LISTS GENERALLY.

Before passing to the functions of charity, the poor-law, and other subjects, a word of recognition is due to those who have been forerunners in this work. The late Mr. Samuel Gurney, it would appear from his paper at the London meeting of the *Congrès de Bienfaisance* in 1862, had commenced a Register of Charities. He says * that he had begun a register the object of which was 'to enable the benevolent,' by means of authentic data, 'to investigate for themselves, either briefly or fully, the workings of the various charities of the metropolis, or to ascertain without trouble the institutions suited to the special circumstances of cases in which they are interested.' Dr. Hawksley's now well-known paper on the London Charities (1868) pointed significantly to the necessity of more general knowledge on the whole subject. Mr. G. M. Hicks compiled a most elaborate tabular statement of some of the London charities, which was published in the 'Times' of 1869; his continued interest in the subject, and his subsequent notes upon it, which showed that weighty conclusions might be drawn from a careful analysis of the reports of institutions, have encouraged those who have been entrusted with the compilation of this Register. And the successively published Annual Guide-books of Messrs. Fry, Low, and Howe have all been of service in turning attention to the large number and various kinds of charitable institutions in the metropolis; and the second especially contains, with a plan of classification, much detailed information which is most valuable. 'The Charities Register and Digest' of the Charity Organisation Society has grown out of the wants of the Society. Frequent inquiries were and are made of it in regard to the action and merits of institutions; a manuscript register was commenced

* Quoted in the Annual Report of the Council of the Charity Organisation Society, 1879, p. 15.

for purposes of reference in 1879. It was found that its usefulness would be greatly increased if it were printed. At the same time the want of some book of reference in regard to conditions of admission was widely felt in the District Committees of the Society. The plan of the register was therefore altered to its present form, and its compilation was commenced in 1881. Obviously there is still much scope for useful elaboration on many points in subsequent editions, and for the present the second of Mr. Gurney's suggestions has been acted upon to the partial exclusion of the first.

IV.—THE PRINCIPLES OF CHARITY.

Truism as it may appear, it is very necessary to say in the first place, that charity unwisely administered is capable of doing incalculable harm to its recipients. Almsgiving or charity is, properly speaking, the rendering of service to another out of love or pity. The pressure of the 'wholesome urgencies of life' is a condition of moral and physical sanity. The individual should provide against hunger, nakedness, and want of shelter; the father against these things both for himself and his wife and family. The ordinary contingencies of life, which fall within the range of ordinary foresight, should, for the individual's own sake and for society's sake, be met by the efforts of the individual. Charity which, for love or pity's sake, seduces the individual from the wise and natural toilsomeness of life, or which does not induce him to bear the burden, overcoming his weakness and pushing him forward to self-maintenance, is, under the cloak, real or assumed, of love and pity, the poor man's greatest foe—greatest because it comes like an angel of loving-kindness, and yet produces far-reaching woe like a spirit of evil.

Next we would draw attention to Burke's definition, quoted by Mr. Fowle in his book on the Poor-Law, of poor and indigent. The former are those wage earners who are the real wealth-creators of the community. They are well, and should, so far as material charity is concerned, be left alone. Bad charity tends to tempt them into the indigent class: good charity, if they are in distress, prevents their falling into that class. The indigent are those habitually in want; good charity with adequate help raises them to self-support; bad charity with intermittent, purposeless help degrades them to ever lower degradation.

Consider the matter economically, commercially, socially, and religiously. Every one in the indigent class represents a deficit. His keep, if the whole period of his life and his recognised individual responsibilities are taken into account, is more than his earnings: the difference in some way or other is made up by his neighbours—by charity or a poor's-rate; or if it is not made up,

there is, to use a medical term, a decline or consumption. Not maintained in these ways, he is underfed, underclad, insanitariously housed, and sinks to weakness and inability to work. If he has children, the evils pass to them and subsequent generations. Obviously, therefore, economically the indigent are a 'dead loss' to the community.

Next consider the matter commercially. To take one instance, it is well known that a large population in London and other towns are employed frequently only three or four days in the week—*e.g.* dock and riverside labourers. Though no doubt this casual labour, which is the residuum of the labour fund, and of which there is a surplus in the market, gives Dock and other Companies a reserve to draw upon in time of pressure, and by enabling them to reduce or increase the number of their *employés* from day to day gives them a larger percentage, yet their gains owing to this cause are, so far as the community is concerned, to be set against the 'deficit,' to which we have referred, in each individual case. The unemployed do not live on air; they must either live at the cost of others, or borrow, beg, steal, or starve. Naturally they do all these. The community loses their unexpended labour and their unearned wage. Thus commercially it is the interest of the community, and indirectly that of each business man, that there should be as few indigent persons as possible. Charity in fact is often a voluntary and insufficient and wasteful self-imposed tax on the part of the rich to compensate for these 'deficits,' which the rigour of competition, the undue or injurious diversion of profits to unproductive expenditure, and the unfitness of the labourer for more skilled work, combine to create. It is not unlike the once-recognised poor-rate in aid of wages, by which the farmer could throw upon the mass of ratepayers part of the wage which otherwise he would have had to pay himself. It should be added, that out of intermittent labour spring our gravest woes. It produces in the labourer intermittent energy; the off-days become habitual; with indolence comes intemperance; with uncertainty of employment comes recklessness about the future; from these result pauperism, and the whole series of mental and physical infirmities which are features of pauperism. If these are the results, viewed economically and commercially, those who know how the good of 'the masses' is but, stated in another way, the good of the individual—powerful to influence neighbours by example in all smaller domestic and personal matters, and intelligent in the choice of their 'guardians' and other representatives—will see that indigence is a social evil.

With regard to it religiously—to pass by many urgent witnesses it has been said, "On all sides, in the most degraded localities, physically and morally, we find ourselves surrounded with religious agencies busying themselves in attending to the higher interests

of the masses in the most devoted manner, and at great outlay. Bitter complaints have been made as to the poverty of the results obtained by such multifarious and strenuous endeavours. This need be no wonder, when we reflect on the overwhelming disadvantage against which the missionary and philanthropist have to contend. Our poor are so lodged, that to inhale the atmosphere in their houses is enough to produce a lethargic depression, to escape from which is but to be exposed to the temptations of the High Street and Cowgate. With no comfort at home, the poor labourer is forced to go elsewhere for enjoyment. To his sleeping-place he returns to find himself in a crowded apartment, where is no attempt to maintain the ordinary decencies of life. With so many and varied proclivities to vice in all its forms it is a heartless task to talk to such a one of 'righteousness, temperance, and judgment to come.' '*

On all grounds, therefore, to prevent distress producing habitual indigence, to create safeguards against indigence, and to rescue from indigence, is the *interest*—to put it at the lowest inducement—of every one in the community, whatever his vocation, business, or personal views about politics or religion. What has been said will, we trust, give a glimpse of the tracts of work which lie alongside of the work of charity, and to which the thoughts of all who would not '*kill with kindness*' must frequently pass.

What, then, are the principles of charity—that charity which will lessen misery, not merely without weakening, but by producing, self-reliance, which will do kind acts and yet not diminish the energy or impair the character and morality of the people? The subsequent sections of this introduction are an answer to this question. But it may be well to state these principles here, omitting for brevity's sake some modifying conditions and reservations. (1) As a rule, no work of charity is complete which does not place the person benefited in self-dependence. Obviously if this principle is true, the administration of most of our charitable institutions must be altered; many must be reorganised. All gifts and all forms of relief should be but parts of a treatment having self-dependence and recovery from distress as its end. Relief given practically to all comers, without reference to the whole of the circumstances of the individual, is given at haphazard, and is injurious. Charity should abandon such relief and become a partner, as it were, in the work of thrift. There is now no such partnership. Conveniences and opportunities and possibilities for thrift and saving exist, but charity does not use them. There is no organised relation between the two. (2) All means of pressure, such as the fear of destitution, a sense of shame, the influence of relatives, must be brought to bear, or left to act upon the individual. He must, as far as possible, be thrown on his own resources. (3) In deciding with

* 'Report on the Sanitary Condition of Edinburgh,' by Dr. H. J. Littlejohn, 1866.

regard to relief, the family must be taken as a whole ; otherwise the strongest social bond will be weakened. Family obligations—care for the aged, responsibility for the young, help in sickness and trouble—should be cast, so far as possible, on the family. (4) Further, as material charity is only a part, and a small part, of efficacious charity, a thorough knowledge is necessary both of the circumstances of the persons to be benefited and the means of aiding them ; and the personal element of influence and control must very largely predominate over the monetary and eleemosynary element. At present this is out of all proportion small. (5) The relief, to effect a cure—as apart from placing the applicant in a position of self-help—must be adequate in kind and quantity. The individual treatment of individual cases on a definite plan, and with sufficient knowledge, is a *sine quâ non* in beneficial almsgiving. Charity must learn to require just terms of its beneficiaries. It must consider them not as recipients of gifts, but men and women whose standard of life has to be raised. The truest charity often lies in the righteous fulfilment of duty, whether personal or public ; and next to it must often be placed that charity which is vigilant to see duty done. Charity that fulfils the natural duties of others is in the main wrong and deceptive charity. Charity which helps others to do their duty is the most genuine and salutary, as it is the most difficult, charity.

V.—ON THE RESPONSIBILITY OF THE CHARITABLE, AND METHODS OF CHARITY.

We have for convenience' sake considered those in distress either as the indigent who are habitually in want, or as those who can be saved or rescued from indigence. The former, making allowance, of course, for special circumstances in each individual instance, we may call, for want of a better word, ineligible for charity—the latter eligible. In England there is State charity, or at least a state fund for the destitute: it rightly deals with the indigent. Subject, therefore, to considerations to be afterwards dealt with, charity can, without fear of consequences, limit its scope to the curable. It may be said that the Poor Law does its work with a want of uniformity, and at best but indifferently well: if so it should be improved, and not superseded, by charity. The true position of charitable work remains intact. All eligible cases should properly be dealt with by it. But how can a distinction be drawn? By no other plan than either a thorough personal acquaintance with the history and circumstances of those in distress, which is possible when there has been a long-continued familiar intercourse or frequent and sufficient contact with them ; or an inquiry which will be a satisfactory substitute for this. It will hardly be said that the former is possible, unless in a very

Cases
eligible for
charity :
cases
ineligible.

few exceptional instances, in London or large towns: it is very often impossible even in the country. We may content ourselves therefore with considering what is the best substitute. Rich and poor do not live in the same quarter of the town: the former therefore cannot pretend to know much about the latter: individuals no doubt make inroads, but they seldom become members, as it were, of the same community. Yet whoever gives charitable aid, undertakes a responsibility: he is not, for instance, entitled to injure the person he thinks he will help. To make sure that he does not, he must learn all the circumstances, which will indicate how he can help effectually. We may even put it more strongly—he has no right to interfere, unless he justifies his interference not merely by a well-meaning but by a well-directed charity. Inquiry then is the acquisition of such information as may make charity productive of good results. Two kinds of knowledge are required for the purpose: a knowledge of the social life of the class of which the person in distress is a member (for this purpose the services of an inquiry officer are desirable), and a general knowledge of character—a discernment of the value of evidence, combined with a knowledge of the modes and possibilities of charitable assistance (for this purpose a well-educated and instructed almoner is a *sine quâ non*). And to check the individual judgment, which is always necessary, there should be a committee, especially a committee containing members of all classes and having all kinds of influence and special knowledge. Many have no aptitude for almoner's work: none can do it to good purpose without study and training. Doctors have to be registered and certificated. Charity is the work of the social physician. It is the interest of the community that it should not be entrusted to novices or to *dilettanti*, or to quacks.

The scope of the inquiry generally necessary may be indicated by the following heads, on which usually information must be obtained:—(1) The parents, their earnings at the time of application and previously; cause of leaving last employ; their children; the ages of parents and children; whether the children go to school, and, if so, where; or, if they are employed, what they earn. (2) The previous addresses of the family. (3) Their references. (4) Whether they belong to a club, or have relations who ought to assist. (5) What debts they have; and what their rent is. (6) How they are obtaining a living at the time of application, and how they think they can be thoroughly helped.

Then follows the investigation on this basis: to learn the cause of distress; to verify; to search out the best mode of helping; to throw a fair share of the burden of assistance on relatives; by visiting the home, and in other ways to ascertain the character of the family; to learn on whom, if the head of the family lacks force of

character or is weak, reliance can be placed to re-establish the family fortunes; to settle what means of future thrift and self-support can be organised. A sympathetic and thorough investigation will elicit facts on all these points. Upon them the committee will then have to decide. We say 'the committee,' but if a private almoner can spare the time to work in this fashion and has the necessary resources at his command, the ends of charity will be equally gained. Yet single-handed he cannot effect so much as he might if associated with others. This investigation will indicate who are the curable, and will limit the field of charity, as apart from that of the Poor Law and other public bodies.

To these suggestions in regard to the necessity for inquiry and the desirability of the formation of Assistance or Relief committees, and the limitation of the field of charity, one or two objections may be made. Inquiry will check enthusiasm and devotion, it may be said. Facts prove the contrary. Inquiry startles the novice as a revelation of new knowledge; but it gives him eventually a security in his work, which imposes on him many restrictions, and requires of him perpetual thoughtfulness, but which is as a high road compared with the fool's paradise in which he formerly walked boldly along. Also, this inquiry throws into prominence the imperative necessity for nourishing and bringing into operation all the finer elements of charity—personal influence, a long-suffering patience, a quick sympathy, the setting aside of social prejudice and patronage for charity's sake. It shows that material help, if these things are lacking, is but as husks, flung before the poor as if they were without common humanity. It is needless to add that religion, if sternly refusing to attract by loaves and fishes, will increase her opportunities for exercising a rightful authority and influence. But committees, it may be said, curtail the proper individuality of the almoner. This is the individual's fault, if it be so. Many work in co-operation, who otherwise would not work at all. And as inquiry shows the need of the kinds of charity which are usually the most neglected, so does the committee afford occasion to each member for meeting these higher wants, according to the best use of his individual powers. No doubt committees may become official, as individuals may become indolent. Another argument is that people ought only to be asked to state their troubles privately; that, however guarded, their statement is in the nature of a confession, and should be made, heard, and considered in this spirit. The facts ought not to be revealed to more than one or two. Of course such a view is quite inapplicable to scores of the seekers for charity—public opinion in their class has rubbed off this fineness of feeling: it is one of charity's works to replace it. But it is applicable to some cases; and in them the personal and, as it were, private work may well be delegated to an individual, if he

Objections
to inquiry
considered.

be without doubt one who with much kindness of heart is yet sufficiently instructed and experienced to be able to obtain corroborative testimony, and to judge of evidence, for unhappily the stress of life, in which vice plays a part, creates an hypocrisy, the cunning simulation of which has an air of reality, that deceives all but a very few. Then it may be said, true charity recognises no limits; none are so abandoned that it cannot hope for them. Facts again prove the contrary, with some limitations. When the will is weakened and the nerve irresolute, the lives of many become hopeless: as they have sown they reap; on the bed they have made they lie. Hope must therefore limit its hopefulness; if it be worthy of the name, it must spring from a knowledge of the true condition of the unfortunate, however determined it may be to, make the best of the facts. This makes one limit. And there is another. Were all the powers of religious and material charity co-ordinated and available for the rescue of the individual, each ready to assist according to its kind and the circumstances of the patient, the ability of charity to help to good purpose would be enormously increased. As this co-operation becomes a reality, charity will be able to extend its usefulness. Experience, however, of the sum and character of the means available, and of the conditions and causes of distress in a large number of cases, imposes a natural limit to remedial work, which may be gainsaid, but does in the issue prove itself a matter of fact. What that limit is a methodic study of charity and its results will show to each. These general principles then may be allowed—that charity has to discriminate; that for this and other purposes inquiry is necessary; that, as far as possible, it has to cure and not merely to alleviate distress; that to do this and to know its own limits, it must be instructed in the modes of assisting, spiritual and material; and that to use these modes beneficially the charitable must co-operate—combining the resources of charity, supplementing individual action, and taking common counsel.

VI.—ON INTERIM OR INSTANT HELP.

It will be said that while this careful inquiry is being made, and suitable help in all quarters is sought, the applicant will starve. If the case is ineligible—to be dealt with eventually by the Poor Law—there will be delay none the less, and this delay will be cruel. People in real distress only ask when every other hope has failed; and coming in the direst need, they are thus quietly left in their need, while elaborate measures are taken to aid them. This evil, so far as it exists, may be met by interim help—especially in cases in which it has been decided to give assistance. The applicant in some instances may be placed in a refuge or other temporary abode. If he has already been in the workhouse, he may be sent to the relieving officer, and the interim help will thus be supplied by the

Poor Law, while the case, if suitable, will eventually be helped by charity. The greatest care is necessary in dealing with these cases of urgency. Urgency is often the most effective instrument for extorting alms, and many of the poor are quite ready to use it to gain the interim help of a few shillings. They have many resources besides the charity of their superiors. Nothing but a knowledge of their ways of life will be a sufficient guide to the almoner. Yet, as even plausible allegations of hardship are likely to discredit the cause of wise charity, it must be remembered that it is a small matter to spend a few shillings in a case about which you are settling once and for all whether it should be left to the Poor Law or thoroughly dealt with by charity. Were almoners ready to accept some common principles of discrimination, so that ineligible applicants, when adjudicated on, were left to the Poor Law only, instead of having merely one source of charity cut off, interim help might be given and would be fully justified in very many cases. The proper use of the large mass of charity referred to in Section V. of the Register, p. 489, 'Relief in Distress (temporary),' is for interim help only.

VII.—ON CHARITABLE INSTITUTIONS.

Generally speaking, the test of the usefulness of charitable institutions is, whether or not they produce self-help in the recipients of their bounties and in the people at large. If they do not, they are misnamed charities, for they are undermining the manliness of the people. What then, to prevent their abuse, are the self-imposed safeguards of charities? A consideration of the modes of admission will show that the restrictions have rather the object of limiting their use than of guarding it. Destitution, for instance, is a frequently recurrent condition; but this, so far from being a protection, is rather a temptation to abuse. Vice can soon reduce a family to destitution, and improvidence often leaves the individual in extreme want towards the end of life. Passing by smaller restrictions—election by votes is in many large institutions necessary to admission. The evils of this system have been modified in several instances. But it is in principle a limitation and not a safeguard. The chief plea for it is, that large establishments dependent on a regular income must give to each contributor a specific advantage—a *quid pro quo* in the shape of patronage—and that otherwise the income would be diminished. The contributor in fact purchases by his contribution a quantum of influence in the admission of candidates, according to a regular tariff. The rules of the institution lay down certain conditions, but if these are satisfied, the choice rests with electors, who are canvassed and often induced to subscribe for the benefit of par-

The test of
charitable
institutions.

Restrictions
on admis-
sion.

ticular candidates. The question therefore is, not which candidate most requires assistance, but which has the most interest; and the fanning up of this interest depends on the circulation of papers and a clever manipulation of the voting power of the institution. A large donor has many votes and much influence. But a large donor has often very little time to learn the relative merits of candidates, and he may be a most uninstructed almoner. As in other matters, the choice demands skill and not a battle of interests. The plea that the system is necessary to the maintenance of institutions is in itself invalid. If the system is working in a manner detrimental to the poor at large it should be altered, or, if the logical alternative must be pressed, it is only right that the institution should be closed. Recent changes and experiments show, however, that it is not necessary to the maintenance of institutions. Admission by election is only one of various similar questions, which ought to be discussed dispassionately and with the obvious, but sometimes forgotten, fact that charitable institutions exist only for the benefit of the poor, and have to justify their existence on these terms. No one can pretend to have solved the problem of the best methods of assistance; everyone, therefore, should be ready to make frequent reforms. Charity, by its very nature, is extremely exposed to misuse. Its funds must always be a last hope to indolence and improvidence. Its rules have something of the force of social custom: they re-act on the lives of possible recipients, who form their habits according to the chances open to them. Charity, especially institutional and public charity, must thus, in the interests of the poor, be always in an attitude of wise self-protection, changing and varying its scope and benefits to their needs, and ever working to reduce the number of applicants by initiating them in self-help.

The income
of charities.

In this book there are entries of Eudowed Charities and General Voluntary Charities. The Church and Congregational Charities are necessarily, in this first edition of the Register, somewhat incomplete. It is not possible without a careful analysis of the receipts of these institutions and charities to give any trustworthy estimate of their total income. The total must however be extremely large. An enormous sum is spent annually on begging-letter writers of every kind and degree and given to street mendicants.

The incomes which have been entered are those returned by the Institutions themselves, but neither these figures nor those of the number of persons benefited must be taken as accurate, for purposes of statistic or comparison. They are calculated on different plans by different institutions—*e.g.*, one includes only donations and subscriptions; another donations and subscriptions and income from investments; another all these and payments by persons benefited. In a subsequent issue it is hoped that these points will be

more elaborately treated. Information regarding the management of institutions has been inserted. It is not enough to have committees, but to have 'working' committees, who understand the accounts and internal arrangements of their institutions or societies. Inquiry not unfrequently proves that the display of names on the cover of a society's report is entirely deceptive. The committee are men of straw; the patrons know nothing of the institution, never make use of it, and help it only by giving their names; the officials are sometimes absolute managers, sometimes even managers primarily in their own interests. Unpaid service, it is said in extenuation, is of a shifty and irresponsible kind, but it is well that as many as possible should be interested in charitable work, even if it be often only nominally. This argument might be passed by, if the pageantry of names did not cover the working of institutions which are affecting for good or for evil the future lives of many who cannot protest on their own behalf and are practically in the absolute control of their superiors. To guard the donor and the recipient, there ought to be a ready means of ascertaining whether there is a frequent periodical meeting of a committee of management, whose members are qualified to serve from a knowledge of the details of their work and of its general bearing. Charities want not patrons, but workers. They are puffed, advertised, and pleaded for in a self-seeking, self-laudatory style, as if bent on gaining the applause of men; or they are aided by dinners, festivals, balls, and the like, as if they should stoop to be a pastime of Society and make money out of fashionable pleasures. Instead of this, they should assume their rightful position as institutions to which in one department the nation entrusts the constant work of national regeneration. They would then combine to put down all that is false in themselves, and expend and economise their resources in men and money to carry out this work in the most perfect manner.

Management of institutions.

In this book *malâ fide* charities have been excluded so far as possible: of the comparative utility of those mentioned the reader must be his own judge.

VIII.—ON DISTRICT VISITING; PERSONAL CHARITY AND WHOLESALE CHARITY.

As the giving of money and tickets is subordinated to the endeavour to influence the poor, personal charity, visiting the homes of the poor, and the like, will alter its character. It is questionable whether 'house-to-house visitation' is not a waste of energy. Comparatively few people have the tact and knowledge to be good District Visitors. A constant intrusion into the houses of the poor weakens their self-respect, and, if combined with religious ministra-

Almsgiving and religious teaching should be separated.

tion, tends to hypocrisy. The tract and the shilling are acceptable, not the former only. The dinner or tea before the address is acceptable, not the latter only. The separation of religious teaching and almsgiving is therefore, in the interests of morality, most necessary. It will be said, as it is said by many ministers, that, going to a wretched room, they cannot pray with people who they think are starving: religious ministrations to people left to famish seem a cruel mockery. Yet men, who are intent on doing spiritual good, whose mood for the time must of necessity be one of hopeful and intent earnestness, and who are unable for the moment in their absorption in their object to take notice of details, are quite unfit then to judge of evidence, and quite liable to deception by those who are callous to their earnestness and in no way scrupulous of acting a part. If this is so, it is best that the question of material assistance should be entrusted to other hands, or at least dealt with at another time. Many cases illustrative of this will be found in Mr. Hornsby Wright's 'Confessions of an Almsgiver,' and 'Thoughts and Experiences of a Charity Organisationist.' Relief will be more wisely given if it is given separately from religious teaching, and by the direction of a committee, after a discussion of the particulars in each instance.

The after
care of cases.

Instead of 'house-to-house visitation,' a system possible only where the leisurely reside, and therefore not to be had in the poorest districts, where presumably it is most required, the plan should be substituted of visiting in connection with applications for assistance.* The appeal for assistance on the applicant's part has given his benefactor a fair opportunity of helping in his own way and on his own conditions. To make inquiries on special points, and for the after-care of the case, when the committee has decided generally on the mode of assisting, personal charity is often required. 'Let the philanthropist be made to understand,' says Chalmers ('On the Sufficiency of the Parochial System'), 'that, for the purpose of doing aught like substantial or permanent good, something more is necessary than to compassionate the poor—he must also consider them; and let him learn at length that there is indeed a more excellent way of charity than that to which his own headlong sensibilities have impelled him.'

Qualifica-
tions for a
visitor.

To be competent to visit the poor, the visitor should be able to show them how to economise, how to prepare and where to buy cheap and nutritious food, where to put their savings. She ought to be an authority in domestic business, able to do before them what she wishes to teach them. She ought to know what are the requirements of sanitation. She ought to have that

* Much may be said for systematic visitation. If that be preferred, some reasonable pretext for calling is desirable. The collection of rents may serve as this, or the weekly collection of savings, or a visit in regard to children who attend a school in which the visitor teaches.

combination of authority and gentleness which wins respect and friendship and can stimulate to duty without giving offence. 'Friendly love perfecteth man.' She should not be an almsgiver, but a friend.

A word may be added here in regard to 'wholesale' charities, such as soup-kitchens and the like. Many of the ordinary parochial charities are planned on the belief that the poor must be expected to receive some sort of charitable assistance every year. Charity, in which, from furnishing the materials, local tradesmen have often an interest, is thus continually checking all tendency towards the establishment of co-operative stores or of any system which may make the poor more independent. Like the villagers who were going to establish a friendly society, but repented when they remembered that for its benefits they would have to pay many annual contributions, and in the end have no out-relief, while to qualify for out-relief no such contributions were necessary—the poor see that they need make no effort for themselves. If they push themselves out of the class 'poor,' or rather 'indigent,' they lose these casual alms. Charities given to the multitude are altogether wrong. To be beneficial, charity must adjust its means to the wants of the particular case, and not leave that case till it has effected a cure. Wholesale charities either demoralise the poor by their periodicity—*e.g.* in every hard winter—or they feed the casual pauper, who, if charity is plentiful, lives out of the workhouse; or if, as in a mild winter, it is scarce, retires to the more rigorous discipline of the house. The use of the charities given in kind is limited. They are suitable for interim help until the case is permanently aided. And they are useful in sick cases, in which nourishing diet is required. The way in which tickets, etc. are often given is illustrated in the following cases:—

The injury done by wholesale charity.

Charities in kind; how useful.

(1) 'This case has been known to the Committee* since 1874. Man is a cabman, aged 41, but suffers from gout, and can seldom do any work. Wife applied to a lady in the neighbourhood for assistance. Their rooms were very dirty and untidy, and £3 was due for rent. There were six children, aged from 3 to 21. It was ascertained that the wife and children were earning 28s. a week and some food, and that they were receiving broken food daily from one lady, and 1s. a week from another, and occasional tickets from the clergy, making their income at least 34s. or 35s. a week, besides anything the husband might earn.'

(2) 'A woman and her grown-up daughter, living together, had been receiving charitable tickets for a long time, till the visitor thought it would not be right to spend more on these people, who seemed to get no better off; and the case was referred to this Committee. On inquiring into particulars it was ascertained that their earnings, though not large, would be sufficient to maintain them, if it was not that their rent was very high—6s. 6d. The Committee persuaded them to move into cheaper lodgings, at 3s. 6d., which were found for them by the Biblewoman; but to enable them to move, and to prevent their furniture being detained for the heavy arrears of rent they had incurred, about 50s. had to be paid, which was given about half by the rector of the parish and half by the Society for the Relief

* These two cases are taken from the last report of the St. Giles's Committee of the Charity Organisation Society, 1880-81.

of Distress. They thus became self-supporting; but if the tickets had never been given they would have had to move long before; the 3s. a week which they would have thus saved would have been more to them than the value of the tickets; and as the arrears of rent would not have been incurred, a little thoughtfulness would both have saved them from being long dependent on charity, and have saved the value of the tickets and the 50s. for more necessitous cases.

IX.—THE MUNICIPAL ADMINISTRATION OF THE METROPOLIS.

The local administration of the Metropolis is of so complex a character that attention should be drawn to it at the outset. Here and throughout we wish to place before the reader the charities on the one hand, and on the other the legislative provisions for the poor and others. There are (1) 30 Poor Law *Parishes or Unions in what is called the Metropolitan area. In each is a Board of Guardians (*see* p. 21) entrusted with the legal relief of the poor. (2) There is a Metropolitan Asylums Board (*see* p. 77), with practically the same area, entrusted with the care of asylums for imbeciles and idiots (*see* p. 82) and hospitals for infectious diseases (*see* p. 83). (3) The Metropolis is divided into †23 Parishes, with Vestries, and 12 District Boards of Works (*see* p. 90), for sanitary and other purposes. Besides these, there are (1) the Plumstead and Lewisham Districts, and (2) the Parish of Rotherhithe and the St. Olave's District, separate Boards, but each combined to elect one member of the Metropolitan Board of Works. (4) There is a Metropolitan Board of Works (p. 91)—a body representative of the Vestries and District Boards. (5) There is the School Board for London (p. 64); for purposes of which the Metropolis is divided into 10 parts. (6.) There is the Police. The Metropolitan Police District covers the area within a radius of 20 miles from Charing Cross. For Police administration and for magisterial purposes, the Metropolis is divided into 11 Police Districts—each with its own Police Court. These Courts are Bow Street, Westminster, Marlborough Street, Marylebone, Clerkenwell, Thames, Southwark, Lambeth, Worship Street, Hammersmith with Wandsworth, Greenwich with Woolwich. Except the two latter, which are open half the day, a magistrate is in attendance daily from 10 to 5. Two magistrates are assigned to each court, excepting Bow Street, which has three. The City has an independent Police administration and magistracy. (7) The Metropolis is divided into the districts (generally coterminous with the Parishes or Unions) and sub-districts of the Registrar-General for statistical purposes, returns of health, deaths, and births, etc. (8) In the City there are, instead of a Vestry, or District Board, Commissioners of Sewers, who have powers similar to

* In the Metropolis there are 14 Parishes and 16 Unions for Poor Law purposes. For brevity's sake, however, the word union alone has been generally used. *See* also p. 29.

† This number includes the Corporation of the City of London, which is represented on the Metropolitan Board of Works.

those of the Metropolitan Board of Works, and are independent of it. It is almost inevitable that an almoner should be brought into contact with most of these bodies, or should have to ascertain their duties on some points, in order to endeavour to remove evils and to assist cases which he will meet with in the course of his work.

X.—ON THE FUNCTIONS OF THE POOR LAW AND OF CHARITY.

It has been said above that charity, as there is a Poor Law in England, may safely restrict itself to eligible cases. It is hardly too much to say that no person should take part in at least public charitable work without a general knowledge of the functions of the Poor Law.

The main difference between Poor Law relief and charitable relief.

The claim for Poor Law relief rests, it may be broadly stated, upon the destitution of the claimant. Merit has nothing to do with it. The vicious and virtuous are equally entitled to it: the provident man gets neither more nor less because he has been provident. The humane from motives of charity, and the prosperous from motives of self-protection, would not suffer the destitute to starve. A Poor Law was therefore established. But they could not tempt the self-supporting to destitution. Therefore it was established under just but hard restrictions. 'The fundamental principle,' to quote the often-quoted passage of the report of the Poor Law Commissioners, 1834—'with respect to the legal relief of the poor is, that the condition of the pauper ought to be on the whole less eligible than that of the independent labourer. The equity and expediency of this principle are equally obvious. Unless the condition of the pauper is on the whole less eligible than that of the independent labourer, the law destroys the strongest motives to good conduct, steady industry, providence, and frugality among the labouring classes, and induces persons, by idleness or imposture, to throw themselves upon the poor rates for support.' The independent labourer has to be protected only against destitution. 'The pauper has no just ground for complaint, if at the same time that his physical wants are amply provided for, his condition should be less eligible than that of the poorest class of those who contribute to his support.*' On the threshold of the question then we see the boundary lines of charity and the Poor Law. To charity it is not a matter of primary importance, whether a person is destitute

* Subject to modifications, to be subsequently mentioned, but which do not materially affect the general principle—'The function of the Guardians is to relieve destitution actually existing, and not to expend the money of the ratepayers in preventing a person becoming destitute, that is to say, they can only expend the poor rates in supplying the destitute persons with actual necessities, such as food, clothing, or lodging, or the means of obtaining food, clothing, or lodging temporarily, if the destitute person cannot be immediately received into the workhouse.'—'The General and Consolidated and other Orders of the Poor Law Commissioners and the Poor Law Board,' by W. Cunningham Glen, 1861, p. 29.

or not. For it destitution is no test. It has more chance of helping effectually if a person is not destitute. It has to prevent destitution and indigence. It may have to supply actual necessities, but to place the poor beyond the reach of need or to prevent the occurrence of need is its true vocation. It is unlimited in its scope, and gives as a free gift. To the Poor Law the question of destitution is all-important. It is the passport to relief. The Poor Law is tied and bound with restrictions, and is the administrator of a ratepayers' trust fund. The Poor Law is not intended to be remedial or to prevent by its direct action the growth of paupers—generation after generation. It is a stern alleviative measure. The Poor Law helps only when it must; charity always when it wills. Charity like the Poor Law may destroy 'the strongest motives to good conduct, steady industry, providence, and frugality.' Tests guard the one; knowledge and inquiry ought to guard the other.

XI.—THE ADMINISTRATION OF THE POOR LAWS. THE LOCAL GOVERNMENT BOARD.

The administration of Poor Law relief rests with the Board of Guardians, the local authority in each union, subject to the discretion and control of the Local Government Board, the central authority. The Board by elaborate orders and numerous forms has settled with precision the duties of each officer to be employed by the guardians, how their establishments are to be managed, how their accounts are to be kept, and generally how their relief is to be given. Without the consent of the Local Government Board the Guardians may neither appoint nor remove any officer. On the other hand, the limitations to the powers of the Local Government Board are these: it cannot interfere with the laws of settlement and removal, (of which a few words further on); it cannot order relief in a particular case; and it cannot compel attendance at a worship, or education in a religious creed, objected to by the pauper.

The Local Government Board (Whitehall), is composed of a President, (at present the Right Hon. J. G. Dodson), and as *ex-officio* members, the Lord President of the Privy Council, the principal Secretaries of State, the Lord Privy Seal and the Chancellor of the Exchequer. For the supervision of the local administration the Board has Inspectors and Auditors. The former are entitled to visit workhouses, attend and take part, without vote, in meetings of Boards of Guardians, and to hold inquiries and summon witnesses in regard to any question of Poor Law administration. The latter have full powers to 'examine, audit, allow or disallow of accounts and of items therein.' Any payment at variance with the rules or orders of the Local Government Board is disallowed, though the Board has discretionary power of remitting the disallowance surcharged. There is thus a very strict control.

In the metropolitan area there are three Inspectors and two Auditors, and there are 30 Parishes or Unions.

XII.—THE BOARD OF GUARDIANS: ILLUSTRATIONS OF THE IMPORTANCE OF CO-OPERATION WITH THE CHARITABLE.

The population and area of these Unions is stated in the local lists (*see* p. 717 &c.), together with the qualification of and the number of members in each Union, the addresses of the District Schools, Workhouses, Casual wards, and other particulars.

If there is thorough co-operation between the Guardians and charitable persons on sound principles, many cases of distress, which would otherwise have been improperly or insufficiently assisted will be carefully attended to. Two plans of co-operation may be mentioned. At Paddington a large number of the Guardians are also members of the local Charity Organisation Committee. Four of these are members of the Visiting Committee of the Board; and the Relief Committee of the Guardians consists of the whole Board. Cases are constantly referred to the Charity Organisation Committee with excellent results. At Kensington members of the Charity Organisation Committee see most of the applicants for out-relief, and at once interfere if they think their money or advice can prevent a man from becoming a pauper. Similarly, they and other charitable persons are constantly examining the more hopeful of the inmates of the workhouse, and are ready to do what they can to restore the paupers to independence. In order to investigate these cases more closely, members of the Charity Organisation Committee attend the meetings of the Guardians' House Committee, and a Sub-Committee of the Charity Organisation Committee meets at the workhouse. The following instances show how the system works:—

Evidence of the advantage of co-operation between Poor Law and Charity.

C., an old woman permanently disabled, an inmate of the workhouse, was offered a home by her son, a mechanic in the north of England. The Kensington Committee paid her fare, and arranged the matter to the satisfaction of all parties.

F., a mechanic of questionable antecedents, an inmate of the house, asked the Guardians for money to buy tools; said he had obtained work, and produced a letter in confirmation of his statement. The Guardians were willing to find the money from their Samaritan Fund. Inquiry through another District Committee showed that the letter had been written by a comrade little better than the inmate.

A., a girl of wandering habits, but apparently not of bad character, who had drifted into the workhouse, was sent to a training home and thence to service.

At Kensington a Workhouse Girls' Aid Committee has been formed at the suggestion, and with the concurrence, of the Guardians. A member of the Committee takes down the case of each girl. Inquiries are made either by the Charity Organisation Society or by a lady familiar with their practice. If the Committee are satisfied that the girl wishes to lead a better life, a situa-

tion is looked out for her, and help granted according to her requirements for herself and for her child. Parents are sought out. Mother and child are visited periodically, and payments received on the children's behalf.* At Paddington there is a similar committee. All cases dealt with by it are inquired into by the Charity Organisation Committee. The cases do not come before the whole committee. One lady, specially qualified for the task, sees them in the workhouse.

It will be seen how great an inducement to become members of Boards of Guardians those have who possess time and leisure and desire to undertake charitable work.

XIII.—THE ELECTION OF BOARDS OF GUARDIANS:† ITS IMPORTANCE.

Voters must be either owners or ratepayers. An 'owner shall be construed to include any person for the time being in the actual occupation of any property rateable to the relief of the poor, and not let to him at rackrent, or any person receiving the rackrent of any such property, either on his own account or as mortgagee or other encumbrancer in possession.' Rackrent is defined to mean 'any rent which shall not be less than two-thirds of the full improved net annual value of any property.' 'The term owner,' Mr. Lumley writes, 'appears to signify any person who is entitled to call the property his own.' A register of owners is kept. In the case of property belonging to a corporation, joint-stock, or other company, their officer is entitled to vote as if he were the owner. The owner's statement, so long as he retains his qualification, need not be renewed. An owner may vote by proxy. For this purpose he must send to the clerk to the Guardians 'a statement in writing of the name and address of the proxy, and the description of the property in the parish as proxy for the owner whereof he claimed to vote, and the original or an attested copy of his writing appointing him such proxy.'‡ Any person may act as proxy; and the authorisation to vote stands till revoked. The proxy cannot vote until fourteen days after he has made his claim. No person can be proxy for more than four owners unless he be steward, bailiff, land agent, or collector of rents for the owners for whom he may be appointed to vote. With this exception, too, the appointment of a proxy cannot hold for more than two years.

* During the year that the Committee have been at work, they have considered and investigated ninety-nine cases; and among them were the following:—Twenty-seven girls placed in service; ten girls assisted by weekly payments for child; fourteen girls assisted otherwise, pecuniarily; six girls married; eight girls referred by C.O.S. who had not passed through the Infirmary; nine girls sent to homes; seven girls returned to relations; seven girls returned to friends. See Report of Kensington Charity Organisation Committee, 1881.

† For further information see *The Poor Law Election Manual*. Fourth Edition. By W. G. Lumley, Esq. 1877.

‡ Lumley, p. 8.

The Voting
of owners:
proxies.

‘No person shall be deemed a ratepayer or be entitled to vote unless he shall have been rated to the relief of the poor for the whole year immediately preceding his so voting . . . and shall have paid the parochial rates and assessments made and assessed upon him for the period of one whole year, as well as those due from him at the time of so voting, except such as shall have been made or become due within the six months immediately preceding.’* Residence or occupation is not required as part of the qualification. ‘In ordinary cases only one person is rated, and he is the occupier.’† The officer of any corporation, company, commissioners or public trustees whose name is entered in the rate-book under that of the corporation may vote on behalf of their rate.‡

The Voting
of Rate-
payers.

These details are worthy of consideration. In the richer districts, where suitable candidates with leisure at their disposal are forthcoming, owners and holders of large properties may not care to exercise their legitimate influence and inform them selves on this question of the election of Guardians. But in poor districts, they may be said to be hardly entitled to this right, unless they exercise it; so much in such places depends on the election of Guardians.

For purposes of election parishes may be divided into wards. The voter (be he owner or rate payer) can then only vote in the ward in respect of property situated in that ward. The number of his votes is limited according to the amount of his property or rating in the parish; and he cannot give more votes in one ward than his property or rate in that ward entitles him to. But by notice before the nomination day he may, if he have property, or be rated in more than one ward, determine for what ward he will vote, and what proportion of his votes he will give to any one ward—having regard to the property situated therein. This notice must be annual. Unmarried females being owners or ratepayers may vote. A voter, whether owner or ratepayer, has one vote, ‘if the property in respect of which he is entitled to vote be rated upon a rateable value of less than £50.’ An additional vote is conferred by every additional £50, or less, up to £250. An owner who is occupier may vote in both capacities subject to his sending in his claim as owner (*see above*), and being duly qualified as a ratepayer.

Voting
wards.

The premises, for which a candidate for the election of Guardians is assessed, must be of an annual rateable value of £40, or under, as may be fixed by the Local Government Board. The precise qualification varies in different parts of the Metropolis (*see local lists*). It is only necessary that a candidate should have been assessed. He need not have paid rates. Nor need he be resident, or an occupier. Any owner, or proxy for an owner, or any ratepayer,

Scale of
votes.

* 4 & 5 Will. IV., c. 76, s. 40.

† Lumley, p. 20.

‡ 30 & 31 Vict., c. 106, s. 10.

qualified to vote, may nominate. If the parish is divided into wards, the nominator must be qualified to vote for the ward for which he nominates a candidate. A person nominated for two or more wards must, before the election, choose that for which he will stand, or he will be placed as candidate for the ward for which he was first nominated.

Dates at which nominations have to be sent in, etc.

Nominations have to be sent to the clerk of the Board of Guardians after the 14th and before the 26th of March. On or before the 15th March the clerk has to publish a notice stating the number and qualification of the Guardians to be elected, and giving full information in regard to the nomination, the mode of voting, and the scrutiny of votes. On the 5th April he has to arrange for delivering the voting papers at the addresses of the ratepayers. These contain a list of the nominees, and instructions for marking the votes on the lists. On the 7th April, the voting papers are collected. On the 9th they are examined, and a list of the successful candidates published.*

It is greatly hoped that readers of this short statement will take an active interest in the election of Guardians wherever they may have votes, and, if they are almoners, wherever their work may lie. A misguided or lavish bestowal of poor-law relief produces evil results on character and on family life, which the most widely diffused state education cannot cope with. The Board of Guardians are in the most practical, forcible manner—viz. by giving or withholding relief—either the moral instructors or the well-intentioned enemies of that large section of the poor which is on the verge of pauperism.

Nominated and *ex-officio* Guardians.

In the metropolis persons may also become Guardians on the nomination of the Local Government Board. They must be either justices of the peace of any county or place, resident in the Union, or ratepayers, whether resident or not, assessed to the poor rate on an annual rateable value of not less than £40.† The nominated Guardians must not, together with the *ex-officio* Guardians, exceed one-third of the number of the elected guardians.

Justices of the peace residing in any parish, acting for the county, riding, or division in which it is situated, are *ex-officio* guardians.

XIV.—THE DUTIES OF GUARDIANS IN REGARD TO IN-DOOR AND OUT-DOOR RELIEF.

Under the management of the Guardians are Workhouses and Schools (Indoor Relief); Infirmarys and Dispensaries (Medical Relief); Casual wards and casual relief; and out-door relief. In

* If any of these days be a Good Friday or a Sunday, the act has to be performed on the day following, and each subsequent proceeding has to be postponed one day.

† 31 & 32 Vict., c. 122, s. 9.

the metropolis several Unions share District Schools and other establishments. What these are will be seen in the local lists (p. 717, &c.)

The workhouse is the cornerstone of the English Poor-law system—an institution part penal, part alleviative. The cases which charity may fitly leave to the workhouse are incurable cases of vice and intemperance; chronic cases, *i.e.* cases of intermittent need, in which no provision is or can be made for future contingencies; or cases of continuous need, in which, owing to the applicant's fault, no provision has been made for old age, and in which without an allowance he will lack the means of subsistence; cases in which relatives are able to assist adequately, and avoid doing so; able-bodied persons out of work and with no definite prospect of work. This list does not pretend to be exhaustive; and it is charity's first duty to take each case on its merits. An off-hand classification of charitable applications as falling under any of the above categories, is greatly to be deprecated. But we have here to consider what are the distinctions which the Guardians themselves have to draw between workhouse and out-relief cases, and what is the workhouse?

Workhouse cases.

The Out-Door Relief Regulation Order (Dec. 14, 1852) regulates the administration of out-relief in the Metropolis. The General Prohibitory Order (Dec. 21, 1844) applies to the larger number of unions, but not to the Metropolis, or to Manchester, Liverpool, Newcastle-on-Tyne, and several other large towns. We are interested only in the regulations of the former order.

Out-door relief.

(a) The Guardians are at liberty to offer relief in the workhouse only in every case in which they may consider it right to apply that test of destitution, or in which they consider that form of relief the most suitable to the necessity of the applicant and the circumstances of the case.

If Guardians allow relief to any able-bodied* male persons out of the house—half the relief has to be in food or fuel, or other articles of absolute necessity. Able-bodied persons cannot be relieved if they are employed at the time for wages or remuneration; and if relieved out of the house, they must be set to work while in receipt of relief. Able-bodied men, the Local Government Board consider, should be taken into the workhouse: out-relief, if it is given to them, must therefore be given with these restrictions.

Conditions of out-door relief to the able-bodied.

(b) To prevent relief being squandered, or more given than will provide against actual necessities, out-relief granted for more than one week must be administered weekly or oftener.

(c) 'The Guardians or their officers' are absolutely prohibited

* The Guardians have to decide whether the applicant is or is not 'able-bodied'—judging from his physical condition.

from using the poor-rates, directly or indirectly, to 'establish any applicant for relief in trade or business;' to 'redeem from pawn for any applicant any tools, implements, or other articles;' to purchase any such articles, excepting clothing or bedding where urgently needed, or 'food, or fuel, or articles of absolute necessity;' to pay for the conveyance of any poor person, unless it be for the removal of a pauper to a workhouse, district school, etc.; to pay rent wholly or in part.

It follows that (as Mr. Goschen in his circular of 1869 pointed out) establishment in trade, taking goods out of pawn, purchasing tools, paying fares or rent, are, so far as the Poor Law is concerned, works of charity; but charity finds, for reasons which may have led to the Poor-Law prohibitions, that these things (*e.g.* the payment of rent) can only be done by it with very great precaution. Generally, it is evident that very large discretion is given to the Guardians in the metropolis in distinguishing between workhouse and out-relief cases, and that, by co-operation with the charitable, all cases with which charity is better fitted to deal may be taken up by it, the Guardians dealing with the remainder.*

What then is the workhouse? A large building now often built in the suburbs, used not for work, but for residence. It is under the charge of a master and matron. Admission to it is given on an order from the Guardians, or on a provisional order from the Relieving Officer, or (now very seldom) from an Overseer, or from the Master 'in any case of sudden or urgent necessity.' All such cases are admitted irrespective of the settlement of the pauper—that is, irrespective of the question whether the Union in which he is

* The question of the desirability of continuing out-relief is much debated. Some of the arguments against it are, that it has none of the semi-punitive character of wholesome State relief; that it is looked upon as the recompense in old age of the pauper's payment of rates during life, and hence removes all natural stimulus to thrift; that it is impossible to administer it on any large scale without encouraging deception, for it leads the poor, in the hope of being relieved, to conceal their wages and real circumstances; that discrimination on moral or general grounds is not possible, and, if it were, it would not be justifiable, as destitution is the sole test in Poor Law relief; that it becomes a kind of inadequate and unsatisfactory supplementation of wages—tending to keep wages down; that it is no safeguard against starvation, for it is seldom enough to maintain the recipient, and, by adding to the chances of aid from others, makes starvation cases more likely to occur; that it tempts the poor to neglect their relatives, as they know that if unaided by them they will be assisted in so easy a manner; that while it has no moral or other indirect advantages, it is pecuniarily a great loss to the nation, as it withdraws in a single year a very large sum (for instance, in 1880, £2,710,778), which, invested in commerce, would add to the resources and energy of the nation in a natural and salutary manner. There is a growth of opinion in favour of discontinuance of out-relief gradually, or after a certain time. Its advocates plead that case for case (even though not in the aggregate) it is cheaper than in-door relief; that in-door relief is too punitive in its nature; that as there is no satisfactory alternative, out-relief should be continued; that it would be hard on the poor to discontinue it. In the Metropolis, out-relief is discouraged by the arrangement by which the cost of it is thrown on the Union, while the cost of in-door relief is borne by the Metropolitan Common Fund (*see* p. 85).

The Workhouse: its administration and arrangements.

relieved ought to bear the cost of his relief as one of their 'settled' population (*see* p. 30). There is a receiving ward, in which the pauper is examined by a medical officer, thoroughly cleansed, and clothed in the workhouse dress; his own dress is set aside and purified. He is searched also, and if he has money upon him it may be used for his maintenance.* If he is suffering from infectious or contagious disease he is placed in a special ward. In the workhouse there is a classification of paupers in separate wards:—Males—(1), the aged and infirm; (2), the able-bodied from 15 years old upward; (3), boys from 7 to 15; (4, 5, and 6), Females in three similar divisions; and (7), one class of children under 7. Further classification is recommended to prevent the moral contamination of inmates. Mothers of children under 7 have access to them at all reasonable times. All have to attend meals, except the sick, children, persons of unsound mind, 'casual' poor, wayfarers, women suckling their children, and the aged and infirm. There is a fixed dietary; and only the dietary food is allowed. The whole institution is managed on a system of the most rigorous routine.

It may be useful to add a few miscellaneous details. Able-bodied inmates may be employed as superintendents or nurses, and the Master has, according to the words of the order, to employ the able-bodied, train the youths, occupy the partially incapable, and allow no idleness. Aged and infirm couples may have separate sleeping accommodation if they desire it. Any person may visit any pauper in the workhouse by permission of the Master, subject to 'conditions prescribed by the Guardians.'

To keep discipline, the Master can punish offences according as the delinquent pauper is 'disorderly,' or 'refractory'; terms which are defined with great precision, so as to include the former 13, and the latter eight definite offences. The former, the first of which is making 'any noise when silence is ordered,' are punishable by the Master at his own discretion—by substituting a less satisfactory diet for any time less than 48 hours. The latter are only punishable, except in aggravated cases, by the direction of the Guardians, by reducing or changing the diet, and by confinement for any term less than 24 hours. The corporal punishment of adults is not allowed.

If a pauper wishes to leave the workhouse, he must be allowed to do so, provided that he gives a reasonable notice. If he has a family, he has to take it with him. A pauper who has stayed for a month in a workhouse is, after giving notice, detained 24 hours; if

* If any person who applies for relief at a workhouse or to a relieving officer, has at the time in his possession, or under his control, money or other property, he has to make 'correct and complete disclosure,' or he is liable to be punished as 'idle and disorderly' (*see* p. 44), 11 & 12 Vict., c. 110, s. 10. And 'any person' who obtains relief 'by wilfully giving a false name, or making a false statement,' is so liable. 39 & 40 Vict., c. 61, s. 44.

within the month he has left the workhouse, or as the phrase is 'discharged himself' once or oftener, he is detained 48 hours; if twice in two months, 72 hours.*

XV.—POOR LAW RELIEF BY WAY OF LOAN; AND RECOVERY OF RELIEF.

Two important powers of the Guardians should be noted here :

Recovery
of Poor Law
relief as a
loan.

(1) When an applicant for poor relief would have been able to maintain himself (or his family) but for his extravagance, neglect, or wilful misconduct, money may be advanced to him on loan; and on application to justices by the Guardians within a year from the date of the loan, he may be required, if he appear to be able to do so, to repay it in such amounts and at such times as shall appear best.† Relief given in accordance with the outdoor relief regulation (December 14, 1852) may be given by way of loan to any person over 21, his wife, or to any of his family under the age of 16. The master or employer of the recipient can, in all cases in which relief has been given as a loan, be required by a justice, on application from the Guardians, to show cause why wages due, or from time to time due to the recipient should not be paid over in whole or in part to the Guardians; and if it appears right, the employer can be required to pay instalments towards the liquidation of his employé's debt, to the Guardians direct.‡

These provisions give the Guardians means, if they can bestow sufficient time on the individual case, for dealing more effectively with a large class of ineligible cases, in which the parent is culpable for his family's distress.

Recovery of
Poor Law
relief as a
debt.

(2) Guardians can recover§ as a debt, the cost of the relief or of part of the relief they have given in the previous twelve months, if a pauper has in his possession any money or valuable security. In the event of the pauper's death, they may be reimbursed for twelve months' expenditure and the cost of burial.

In the case of a Greenwich or Chelsea pensioner || who or whose family receive relief—the Guardians can be repaid from the pension, provided that, if relief has been given to his wife and one child only, not more than one-half of his pension, or if relief has been given to two or more children, or to his wife and one or more children, not more than two-thirds of his pension be appropriated.

* It may be noted that, with the approval of the Local Government Board, the workhouses in the Metropolis may be appropriated to different classes of cases to be received from any of the metropolitan unions. (30 Vict., c. 6, s. 80, and 32 & 33 Vict., c. 63, s. 17.) The Poplar Workhouse is now set apart for able-bodied paupers.

† 59 Geo. III., c. 12, s. 29. See Archibald's Poor Law, 12th Edition, by W. Cunningham Glen, Esq., 1873. p. 269, &c.

‡ 4 & 5 Will. IV., c. 76, s. 59. § 12 & 13 Vict., c. 103, s. 6. || 19 Vict., c. 15, s. 8.

XVI.—SETTLEMENT AND REMOVAL.*

The words 'settlement' and 'removal' frequently occur in connection with Poor Law cases. They require some explanation. Here, too, it is convenient to give in the briefest terms some particulars with regard to the words 'parish' and 'union,' in reference to Poor Law relief.

By the Poor Law Act of Queen Elizabeth,† the relief and chargeability of the poor were limited to the area of the parish. In the reign of Charles II. a law was passed by which parishes, often of an unwieldy size, might be subdivided. This law was unfairly applied, in order to create what were called 'close' parishes, sections of parishes in which there were few paupers, and hence low rates, while hard by were parishes with many paupers and high rates. The Poor Law Commissioners (1834) introduced the system of unions, by which, while each parish supported its own poor, the workhouse was maintained by the parishes in union; each giving its quota towards its cost.

'Parish,' and
'Union.'

It was subsequently enacted, in 1848 and subsequent years,‡ that persons who acquired the status of irremovability, should be relieved from the 'common fund of the Union,' and with some other classes of paupers, such as destitute wayfarers, &c., they became 'union paupers.' And the basis upon which the common fund was assessed was altered. It had been based on the average expense incurred by each parish in the relief of its own poor, during the three years previous. It was now, and has since been based, on the annual value of the rateable property of each parish. In 1865 another great change was made. The relief of all paupers was thrown on the common fund of the union.§ Concurrently with,

* Some grave difficulties have to be met or allowed for in any attempt to put down shortly the leading features of the legal provisions regarding intricate subjects such as settlement and removal, and many others touched upon in this Introduction. Decisions on cases are continually modifying the statute law. Sometimes, every word in the section of an Act is limited by conditions to be found elsewhere. There is thus, practically, no alternative between a lengthy and somewhat technical statement and a brief statement, which, omitting many details and reservations, cannot but be more or less misleading. Notwithstanding these objections, it has been thought well to adopt the latter course, rather than to omit all reference to many important questions, or to deal with them so generally, that the information given would hardly be found even suggestive. The almoner is likely to pass by many important provisions altogether, unless they are brought to his notice, in the first instance, in some compendious form. But if once the suggestion is made to him, and his work shows him its practical bearing, he can, by reference to the proper authorities or to books, ascertain any further particulars that may be necessary, or what the requirements of the law more exactly are. It has been desired to make this 'Introduction' suggestive, and so far as the limits of space allow, detailed and accurate. To make it exhaustive would be impossible, and it must thus also be, in a measure, incorrect. A list of Books of Reference will be found on pp. 701, 702, and in the notes numerous references are given.

† 43 Eliz., c. 2.

§ 28 & 29 Vict., c. 79, s. 2.

‡ 24 & 25 Vict., c. 55, s. 8.

with these changes, changes were made in regard to the position of the parish in questions of removability. It had been necessary, that, to obtain irremovability by residence, the poor person should not reside outside the parish. Afterwards residence in any one or more parishes, in a single union, was computed to make up the period of residence that conferred irremovability.* Removability, therefore, depends on residence in a union. In the enactments with regard to settlement, the words defining the local area are 'parish,' 'parish or place,' 'parish or township'; and no change has been made in the law, similar to that with regard to removability, by which the union is substituted for the parish as the area of settlement. Yet the distinction between parish and union has in a great measure lapsed. Many parishes, of course, were not considered too small, or otherwise unsuitable for administrative purposes. They remained parishes, such as Kensington, Islington, and others. Many, again, were made parts of unions; *e.g.* St. Luke's, Clerkenwell, and Holborn, which have been formed into the Holborn Union.†

Settlement
and
Removal.

Parliament, in the reign of Charles II., appear to have been apprehensive of the undue growth of large towns, and of the diseases incident to a crowded population; and they were desirous of checking vagrancy, and of regulating, and as a result, of checking also, the circulation of labour.‡ They therefore made a law enabling justices, under certain conditions, to send back to their homes—to the place of their last settlement—persons who are likely to become chargeable to the parish. A procedure which had been previously introduced for dealing with vagrants only, was thus extended to the ordinary poor. By a later statute this power of the justices was limited to persons who became actually chargeable.§ Since then many modifications have been made (*see* below) by which a right of irremovability is secured to persons who are residing in and become chargeable to a parish or union,‡ in which they have not a settlement. The result of the law of Charles II. has thus been that two series of questions have to be asked by the Guardians, in the case of every pauper; can we remove him, or must we pay for him here? and, if we can remove him, where is the place of his last settlement? Further, by successive enactments it has come about that, while residence, under certain conditions, confers irremovability, the same residence does not confer settlement. If, therefore, the Guardians have to pay for the relief of a pauper, because he is irre-

* The case of deserted wife is an exception. She must continue to reside in the same parish as that in which she lived when deserted, to gain exemption from removal. *See* p. 31, (6), and pp. 36 and 51.

† *See* the Poor Removal and Chargeability Acts, by W. G. Lumley. Knight & Co., Fleet Street, 1865.

‡ 14 Charles II., c. 12. *See* History of the English Poor Law, by Sir George Nichol, vol. I., p. 293.

§ 35 Geo. III., c. 101, s. 1.

movable, they are no less interested in securing that, if he leaves their union, he should leave it without having contracted there a right of settlement; for in the event of his requiring relief, before he has acquired any new right of irremovability in the union to which he goes, he will be sent back, not to them, but to the place of his last settlement, the place to which, on his becoming chargeable, they would themselves have removed him if the law had allowed to do so. The question of removal and settlement is, it is obvious, intricate, whether for purposes of administration or to the student. One set of conditions govern 'irremovability,' and another 'settlement.' A person who is settled in the union in which he becomes chargeable, is, of course, irremovable from it; but many that are irremovable from the union in which they become chargeable, are not settled in it.

Under what circumstances, then, is a person who becomes chargeable to a parish, not to be removed; when is he 'irremovable?' Removal.

(1) He cannot be removed, if he is legally settled where he is (*see below.*)

(2) If he has resided in the union without interruption for one year next before the application for a warrant of removal, he cannot be removed.* Irremovability by residence.

(3) A child under 16, left an orphan, while residing with its surviving parent, cannot be removed, if the parent at the time of death was exempt from removal by reason of length of residence.† Orphans under 16.

(4) No child under 16, whether legitimate or illegitimate, residing in any parish with father or mother, stepfather or stepmother, or reputed father, can be removed, unless the parent can also be lawfully removed.‡ Children under 16.

(5) If a wife becomes chargeable in the absence of her husband she may be removed to his last legal settlement, if he has one, or if not, then to the place of her maiden settlement.§ Children and wife are only removable with the father and husband. Wife and children.

(6) If a deserted wife continues to reside for one year in the same parish in such a manner as would, if she were a widow (*see next clause*), render her exempt from removal, she is not liable to removal unless her husband returns to live with her.|| Deserted wife.

(7) A widow residing in any parish with her husband at the time of his death, cannot be removed for twelve calendar months after, if she so long remains a widow.¶ Also 'non-resident relief' may (7 and 8 Vict., c. 101, s. 26) be given by the Guardians of the Widows.

* 28 & 29 Vict., c. 79, s. 8. *See* as to the definition and conditions of residence, Glen's Poor Law Statutes, vol. II., p. 845, 1873; *see also* W. G. Lumley's Poor Removal and Union Chargeability Acts.

† 24 & 25 Vict., c. 55, s. 2.

‡ 9 & 10 Vict., c. 66, s. 3.

§ Glen's Archibold, p. 582.

|| 29 & 30 Vict., c. 113, s. 17.

¶ 9 & 10 Vict., c. 66, and Glen's Archibold, p. 610.

union of her settlement to a widow who continues on her husband's death to reside in the union where he died. The widow, in such a case, must have a legitimate child dependent on her for support and no illegitimate child born after the commencement of widowhood.

sick person.

(8) Persons who become chargeable for relief received owing to sickness or accident are not removable, unless they are likely, in the opinion of the justices, to become permanently disabled.* When they are cured they become chargeable to their own union.

It should be noted that persons exempted from removal do not by reason of such exemption acquire any settlement.† In computing the length of residence there must be excluded—among other exceptions—the time during which a person is in prison, in an asylum, or hospital.‡

The Guardians, if satisfied as to the facts of settlement, arrange for the removal or reception of paupers to or from other unions. But in cases of dispute a removal order is made by two justices on the complaint of the Guardians.

If a pauper, removed by a removal order, returns and becomes chargeable within twelve months he is liable to be convicted and punished as idle and disorderly' (see p. 40).§

If, then, a person be removed, the next question is where he may be removed to? Where is the place of his last settlement? What constitutes settlement?

Settlement.

Settlements are said to be of two kinds—original, when the person has acquired it himself—derivative, when he has acquired it indirectly, *e.g.* as a child by parentage, a wife by marriage. The only derivative settlements now recognised are as follows:¶

Wife.

(1) A wife acquires on marriage the settlement of her husband, if he have one. She cannot while married acquire any separate settlement of her own.

Children under 16.

(2) A child under the age of 16 takes the settlement of its father or widowed mother, until it acquires another settlement.

Illegitimate child.

(3) An illegitimate child retains the settlement of its mother until it acquires another settlement.

Of original settlements there are the following amongst others:

Settlement by residence.

(5) Residence for three years 'in any parish in such manner and under such circumstances as would, in according with statutes in that behalf, render a person irremovable,' gives settlement,** until settlement in some other parish may be acquired.

By occupation.

(6) The occupation for one year of a tenement, being a sepa-

* 9 & 10 Vict., c. 66, s. 4.

† 9 & 10 Vict., c. 66, s. 5; and 28 & 29 Vict., c. 79, s. 13.

‡ 9 & 10 Vict., c. 66, s. 1.

§ 28 & 29 Vict., 79, s. 7.

¶ 39 & 40 Vict., c. 61, s. 35.

** 39 & 40 Vict., c. 61. See Poor Law Amendment Act, 1876, with notes, &c., by E. Lumley, 1876.

rate and distinct dwelling-house of a not less annual value than £10, for which the occupant has been assessed, and has paid poor-rate for one year, gives settlement.*

(7) The owner of a freehold, copyhold, or leasehold estate, by a residence of forty days in the parish in which it is situated, acquires a settlement; and if he does not live beyond ten miles from the parish he retains his settlement in it.†

By estate.

Questions of settlement are often of practical interest to the almoner. Thus a charitable institution attracts from other unions incurable or other inmates, who by residence become irremovable in an alien union, to the displeasure of the Guardians. This occurred for instance last year in the Camberwell and Greenwich Unions, and has often been a matter of complaint. Again, if assistance is wanted from the Guardians for a deaf, dumb, or blind child, whose mother, a widow, has removed to another union in which she has not 'settled,' the Guardians may refuse to assist her child. She may return, they may say, to her proper union.‡ The decision as to whether the child should be assisted, and the cost of relief, will then fall upon the Guardians of the union of her settlement (*see case mentioned on p. 74*).

Interest of charity in questions of settlement and removal.

XVII.—THE LEGAL RESPONSIBILITIES OF RELATIONS.

Any relief which removes a natural obligation is in its results of very doubtful benefit. The law according to its letter at least fully recognises this. Charity often forgets it. The issue is fairly raised in such a case as that mentioned on p. 63.

Money given in such an instance is only spent in drink; and the removal of the child sets the parent free to indulge himself without fear of consequences. It may be urged that the child should be saved; and the plea is a strong one. But the effect on the class will be bad: existing ties and responsibilities are none too numerous to keep men to their duty. What a man sees done for his neighbour, he thinks he is entitled to himself, and he yields to vice, well aware that there is charity in the background and in the last resort the Poor Law. There is abundant evidence in proof of this. Whenever it is possible therefore, the relations should be required to do their part. The disgrace of leaving the fulfilment of their duty to strangers should be insisted on, a definite scheme of help should be submitted to them, with a request for assistance

Why the obligations of relations should be enforced.

* *See Glen's Archibold*, pp. 476 and 526.

† *Glen's Archibold*, p. 549, &c.

‡ Residence in a charitable institution does not confer settlement, but such residence is no bar to contracting irremovability. There is now before the House a 'Settlement of Removal Law Amendment Bill' brought in by the Government. It is proposed to reduce settlement by residence from three years to one, and irremovability by residence from one year to three months.

of a definite kind or to a definite amount. No trouble is too great to reassert the family bond.

The law deals with the question very precisely; a knowledge of it may enable the almoner to push relations to the alternative which they often dread, of letting those for whom they are legally or morally liable 'go on the rates,' or assisting them. The moral and pecuniary result of the enforcement of the law against relations, is shown in a return kindly furnished by the Clerk of the Barton Regis Union, near Bristol. In the year ended March 1870, £242. 15s. was received from relations and friends. During that and previous years only those paid who offered to do so. But in the ten years ended March 1880, £11,200 were received from relatives; £1,719 was received in 1880-81; £1,523 in 1881-2. 'These figures represent *the cash actually received*, but cases often occur,' the return states, 'where the relations, on notice being given them that proceedings are about to be commenced, maintain the pauper rather than submit to proceedings. The relief saved in such cases is considerable.'

The obligations of relations in the eyes of the law.

(1) Parents, Grandparents, and Children.*—All related within these degrees are on an order by justices in petty sessions liable for the maintenance of the others. A grandfather is not liable for his son's illegitimate child. If, at the time of remarriage she was able to support the child, a grandmother, who has remarried, or her husband, even after his wife's death, is liable for the support of her grandchild. A grandfather has to support his grandchild, if the father is living, but unable to maintain him. All these cases are provided for under the Act of Queen Elizabeth 43 c. s. 6. It does not deal with relations by marriage—*e.g.* it does not require the father to provide for his son's wife.†

Liability of husband.

(2) Husbands, their Wives and Children.—A husband has to pay for the relief of his wife and his children, not being deaf, dumb, or blind, till they reach the age of 16. Relief given by the Guardians to them, or on their account, is considered as given to him. A husband is liable to maintain his wife's children, legitimate or illegitimate, born before marriage,‡ until the age of 16, or the death of their mother, and he is chargeable with all relief granted to them. Any persons wilfully refusing or neglecting to maintain themselves or their families when able to do so wholly or in part, are liable to imprisonment and hard labour for a term not exceeding one month.§ Desertion of wife and children, if they are left charge-

Wife desertion.

* By a recent decision this Act has been construed so as to exclude the liabilities of grandchildren, 'who, it was previously thought, were responsible under it, for the maintenance of their grandparents. Now, therefore, the grandparent has to support the grandchild; not the grandchild the grandparent.

† See Glen's Poor Law Statutes, vol. I. p. 80.

‡ 4 & 5 Will. IV., c. 76, ss. 56, & 57.

§ 5 Geo. IV., c. 83, s. 3, and Glen's Poor Law Statutes, p. 431.

able to the parish, is punishable by imprisonment and hard labour for a term not exceeding three months.* The property, if any, of the husband is available for the maintenance by the Guardians of his wife and children. Any parent who neglects to provide adequate food, clothing, medical aid, or lodging for his child being in his custody under the age of 14, whereby the health of the child has been, or is likely to be, seriously injured, is liable to be imprisoned for six months with or without hard labour.† So long as it may appear that a husband is beyond the seas, or in custody of the law, or confined as a lunatic or idiot, or if his wife is living separate from him,‡ relief given to the wife, or to her children, is given to her as if she were a widow; but the obligations and liabilities of the husband are in no way diminished by this.§ When a married woman applies to the Guardians for relief without her husband, he may be summoned and required to pay towards the cost of the relief of his wife.|| On the other hand, the wife is liable for the support of her husband, and, having separate property, for the support of her children.¶ This does not, however, relieve the husband of his responsibilities in any way. Widows are liable for the relief given to their children, until the age of 16.**

Neglect of children.

(3) *Illegitimate Children*.—In the case of illegitimate children, an affiliation order may be made by justices in petty sessions charging the putative father to pay expenses incidental to the child's birth, or for its funeral, and any sum not exceeding 5s. a week to support and educate it till it reaches the age of 13 or 16. The Guardians can summon the putative father if, and so long as, the child is chargeable to the parish.†† The mother of an illegitimate child is bound to maintain it until the child is 16, or acquires a settlement in its own right, or till it marries, if a female, or till the mother marries.‡‡

Illegitimate children.

* 5 Geo. IV., c. 83, s. 4, and Glen's Poor Law Statutes, p. 433.

† 31 & 32 Vict., c. 122, s. 37, and Glen's Poor Law Statutes, p. 1335.

‡ 39 & 40 Vict., c. 61, s. 18. See E. Lumley's Poor Law Amendment Act, 1876, p. 12. This does not apply to cases of desertion.

§ 7 & 8 Vict., c. 101, s. 25.

|| 31 & 32 Vict., c. 122, s. 33.

¶ 33 & 34 Vict., c. 93, s. 13.

** 4 & 5 Will. IV., c. 76, s. 56.

†† 35 & 36 Vict., c. 65, s. 8. 'Any single woman or widow may apply to any justice' acting for the place in which she is resident, 'for a summons, to be served on the man alleged to be the father of the child, in respect of which she applies. A woman not cohabiting with her husband, may, upon sufficient evidence of non-access, founded on other testimony than her own, make a similar application; but she cannot, in other cases, thus relieve her husband from the duty of maintaining her illegitimate child, whether born or begotten before their marriage.' . . . Should the woman's application 'be delayed for more than a year after the birth, it will be too late, unless she be in a position to support it by a declaration upon oath that the alleged father has, during that twelvemonth, paid money towards the child's maintenance.' See The Justices Note Book, by W. Knox Wigram, p. 94. For General Order, Proceedings in Bastardy on Guardians' Application. See p. 358. Orders of the Local Government Board. Knight & Co. 1877.

‡‡ 4 & 5 Will. IV., c. 76, s. 71. As to husband's responsibilities in regard to his wife's illegitimate children, see last page.

XVIII.—DESERTED WOMEN.

Charity
should not,
as a rule,
assist de-
serted
women.

The legal obligations of husbands have been just referred to. As soon as a deserted woman becomes chargeable to the parish the Guardians may proceed against the husband.* As a rule the cases of deserted women may be considered ineligible for charitable help for the following reasons: the Guardians have this ready means of enforcing the husband's obligation; there is often collusion between the husband and wife; the offer of the 'house' is a wholesome check in wife-desertion, for the husband is likely to dread for his wife and children the alternative between the workhouse and desertion, but not the alternative between desertion and charity or out-relief. 'It is useless,' the Jewish Board of Guardians said in their report of 1877, 'for one institution to apply principles of judicious firmness which in the end serve the interests of the poor better than weak compassion and gushing benevolence, if wealthy individuals and sympathetic committees, regardless of the ulterior consequences of their acts, look only at the case before them, and disregard the inducement which their action may offer to other persons to follow a pernicious example. . . . The heartless misery which these desertions entail cannot be exaggerated.' To check this evil the Board decided to give 'no relief whatever' in 'cases of desertion, unless in very extreme circumstances, or where illness may be certified by the medical officer to exist.†

XIX.—FALLEN WOMEN.

A very large proportion of the mothers of illegitimate children have recourse to the Union Infirmary. In these, as in other cases, their curability and not their desert imposes limitations on charity. The usefulness of a Workhouse Girls' Aid Committee such as those at Paddington and Kensington for helping them was shown on p. 21. No doubt many may rightly be intercepted by charity and never 'go on the rates.' But as there must be a quality of sternness in the charity that is to stamp out vice, and as the Poor Law has properly no preventive functions, it is right that as a rule the Poor Law should deal with these cases. It may thus afford temporary maintenance for the mother and permanent maintenance for the child while it requires both parents to support their offspring; and charity may step in to do what the Poor Law cannot do—to replace the person, who has been punished by the disgrace of the Poor-Law relief, in a position of respectability and self-dependence. Natural obliga-

* 5 Geo. IV., c. 83, s. 4, and Glen's Poor Law Statutes, p. 433.

† See Principles of Decision, Charity Organisation Paper, No. 5, p. 4.

tions may thus remain unimpaired. For such difficult work the most careful personal charity is requisite. If the charitable were to make the Infirmaries in the Metropolitan Unions centres for work of this kind, many lives made hopeless by pressure of circumstances and by association with vice would be saved, when a fresh start—downwards or upwards—must be made.

XX.—INEBRIATES.

It is generally allowed that intemperance is the cause of the larger part of the crime and pauperism of this country. As a rule cases of intemperance, especially if the intemperance be of long standing, must be left to the Poor Law. The able-bodied man may reduce his family to misery, but so long as he is in receipt of wages neither he nor his children have any claim on the Poor Law. Habitual intemperance is not yet considered a penal offence, or, like lunacy, a malady so harmful to others that it must be subjected to State control. If charity is given, the drunkard is only set free to indulge himself the more. At last, however, when drink has led to destitution, the case falls to the Poor Law. Much might be done by personal influence before the intemperance has become habitual if religious and moral agencies were so organised as to take charge of individual cases for a period. This at present they are seldom able to do. The system of retreats, if the cure could be made less costly, would be very useful. The following is a case in point. A woman advanced in years was in receipt of a charitable pension. Its donors learnt that she had become habitually intemperate; they were disinclined to let her go to the Poor Law, and her pension was available for making an attempt to cure her. After being placed under private care for a time, she was persuaded to enter a Home for Inebriates for one year at the cost of £3. 5s. a month. The pension had till latterly passed almost direct from its donors to the publican's till; and she was in a chronic state of destitution between each instalment of it, pawning and selling her clothes and goods for drink. A sufficiently long period has not yet elapsed to enable those under whose care she has been placed, to judge whether a cure has been effected.

The Habitual Drunkards' Act (1879) established a system of 'retreats.' Justices of the Peace in special or quarter sessions can give licenses to keep retreats for thirteen months at a time. The keepers are responsible for the management and have to reside in the retreats, to each of which a duly qualified medical man must be attached. For their supervision there is an Inspector of Retreats, who has to visit them twice a year and report. Any habitual drunkard may apply to the licensee or keeper of the retreat for admission, signing a statement that he will conform to regulations

Habitual
Drunkard's
Act.

and remain in the retreat a certain time. Two persons have also to make a declaration that they are satisfied that the applicant is an habitual drunkard and understands the effect of the application. Then two Justices of the Peace have to attest the applicant's signature, on the same two conditions. The applicant cannot then leave the retreat till the time fixed for his detention has elapsed, unless he is discharged by order of a Justice. If in the retreat he neglects or wilfully refuses to conform to the rules, he may, on summary conviction, be fined 5*l.* or imprisoned 7 days; any person thinking himself aggrieved may appeal to quarter sessions. Very little has been done to take advantage of this legislation. The number of licensed retreats is only two.

XXI.—DISCHARGED PRISONERS.

For the aid of discharged prisoners there is more than one Society in London. In the course of the year one or two cases of this kind will probably come under the almoner's attention. Prisoners' Aid Societies are 'certified' by Justices in quarter sessions.* To aid prisoners on their discharge a certain sum, voted annually by the Government, is apportioned to each prisoner according to the annual discharges. This apportionment the Societies receive under certain restrictions, to be applied for the prisoners' benefit; but a sum exceeding £2, inclusive of 'mark' money, cannot be expended on any one prisoner.†

XXII.—VAGRANTS, CASUALS, AND HOMELESS CASES.

To give money in the streets to beggars, and do nothing more, is, in the eyes of charity, a crime. People say, if I have relieved one deserving case out of ten to whom I have given money, I have done a good work. But, first, nine may have been injured on that hypothesis, and nine persons so relieved must almost certainly be injured; next, the dole has relieved one person, but no one can be relieved properly by a dole; then, again, the ten gifts represented ten seductive chances to poor persons, who have little inducement enough, apart from such bribes as these, to stick to their work; and, lastly, 'deserving,' the favourite word of thoughtless almsgivers, implies a wrong test. Strictly used, it is merciless; loosely used it is meaningless. Almoners should assist in order to cure and not in order to reward.

A person who asks alms of a stranger may be referred by him

* 25 & 26 Vict., c. 44, s. 1.

† See letter of Home Secretary to the Chairmen of Discharged Prisoners' Aid Societies, 5 March, 1880.

Certified
Prisoner
Aid
Societies.

Allowances
to dis-
charged
prisoners.

Giving alms
in the
streets.

What to do
when asked

to a casual ward or to a Charity Organisation Committee or to a Refuge. If the case is of such a kind as is *primâ facie* unsuitable for reference to the casual ward, the Committee or the Refuge would give whatever immediate help may be required, and finally deal with it after inquiry. There is no room for doubting that the applications in the streets are in almost every instance made by indolent persons, who live sometimes in and sometimes out of the workhouse, and are seldom engaged in hard work of any kind. To refer them to those who will look into their circumstances may be wise; but to give them money (or food) is to invest it in manufacturing pauperism.

for charity
in the
streets.

The 'casual poor' are those who only seek food and shelter for a night. They have a legal right to be relieved when destitute, but hold a somewhat anomalous position, being totally distinct from the ordinary paupers.* For their convenience there are casual wards—proper sleeping accommodation, consisting of separate cells, beds, and compartments, or other arrangements approved by the Local Government Board. There is a fixed dietary and scale of task work, to be done by the casual in return for the food and lodging. In the metropolis the wards are inspected, on behalf of the Local Government Board, once in every four months. They are open to casuals between October and March inclusive after 6 P.M., between April and September after 8 P.M. Orders, which are available only for the night for which they are issued,† are given by a relieving officer, or, in cases of sudden and urgent necessity, by an overseer; but the master of the workhouse or superintendent of a casual ward may admit without order cases of urgent necessity, or, if there is room in the ward, persons brought to it by a constable. Refusals to admit them are to be reported to the Guardians. Any policeman in the metropolis may personally conduct any destitute wayfarer, wanderer, or foundling, or other destitute person, to a casual ward.‡ On his admission every casual is searched; all articles found on him are taken from him and returned on his discharge, except money, which is retained. He has to take a bath; he is supplied with other clothes while in the ward; his own are dried, disinfected, and returned to him on leaving. The casual is liable, on conviction, to hard labour for one month as 'idle and disorderly' (see p. 41); if he abscond, refuse or neglect to do his work, or fail to observe the regulations; or if he wilfully gives a false name or makes a false statement for the purpose of obtaining relief. And if, besides committing these

The Poor
Law
arrange-
ments for
the casual
poor.

* Local Government Board Circular, November 22, 1871. The policy of drawing any distinction between casuals and ordinary paupers has been much questioned: and legislation, greatly modifying the existing system, is likely soon to take place for the homeless.

† Pauper Inmates Discharge and Regulation Act, 34 & 35 Vict., c. 108.

‡ Metropolitan Houseless Poor Act, sec. 4.

offences, he has on a previous occasion been convicted as 'a rogue and a vagabond,' or if he destroys his own clothes, or the Guardians' property, he is punished as a 'rogue and a vagabond' (see p. 41). The master of the workhouse can take a disorderly inmate or casual before the magistrate.*

Subject to discretionary power in the hands of the Guardians, a casual pauper cannot discharge himself before 11 o'clock in the morning of the day following his admission, nor before he has performed the work prescribed for him. If he has been admitted on more than two occasions during one month to any of the casual wards in the metropolis, he is not entitled to discharge himself before 9 A.M. on the third day after his admission, and he may during that interval be removed to the workhouse.†

There is thus free public accommodation for all travellers who, being without money, are prepared to put up with rather rough accommodation, and to do a task of work by way of payment. This provision, unless made decidedly repellent, has a tendency to create vagrants, and unfortunately there is not at present that classification of cases in the wards which would enable the charitable to refer all homeless or non-resident cases to them, with a view to helping them subsequently as their circumstances required. A further supply of charitable refuges is not desirable, but rather a classification of inmates in casual wards.

Poor Law
provision for
cases of
sudden and
urgent
necessity.

Apart from this caravanserai system, there are stringent legal provisions for the assistance of cases 'of sudden and urgent necessity.' In such cases the relieving officer has to afford relief either by admission to the workhouse, or by relief (not in money) out of the workhouse. The powers of the masters of workhouses and of the police in such cases we have alluded to (see p. 26). In any case of sickness or accident, requiring medical attendance, the relieving officer has to give an order on the district medical officer. The cost of relief given in cases of accident or sudden illness is paid by the Union in which application is made, subject to reimbursement from the Union to which the applicant belongs. Justices of the Peace may give an order for medical relief‡ in cases of sudden and dangerous illness, irrespective of settlement.

XXIII.—STREET BEGGARS AND VAGABONDS.

Laws re-
garding
begging, &c.

We pass from the casual and vagrant poor to the law for punishment of idle and disorderly persons and rogues and vagabonds 'in that part of Great Britain called England.' §

* 34 & 35 Vict., c. 108, s. 8.

† 4 Will. IV., c. 6, s. 54.

‡ See Appendix.

§ 5 Geo. IV., c. 83, s. 3, etc.

There are—

- (1) Idle and disorderly persons.
- (2) Rogues and vagabonds.
- (3) Incurrible rogues and vagabonds.

In the first category comes 'every person wandering abroad, or placing himself or herself in any public place, street, highway, court, or passage, to beg or gather alms, or causing, or procuring, or encouraging any child or children (under 16) to do so.' The punishment for this is hard labour for any time not exceeding one calendar month. The offender can be convicted if the Justice saw the offence committed, if the offender confesses, or if two or more credible witnesses give evidence against the offender on oath.

In the second category comes 'every person committing any of the offences hereinbefore mentioned *after* having been convicted as an idle and disorderly person . . . every person wandering abroad and endeavouring, by the exposure of wounds or deformities, to obtain or gather alms, or endeavouring to procure charitable contributions of any nature or kind, under any false or fraudulent pretence.' The punishment in this case is hard labour for not more than three months. Conviction is by confession or on evidence on oath (as above).

In the third category is placed 'every person committing an offence against this Act which shall subject him or her to be dealt with as a rogue and vagabond, such person having been at some former time adjudged so to be and duly convicted thereof.'

The punishment is in this case committal to the House of Correction with hard labour till the next general or quarter sessions; and at quarter sessions the incurrible rogue may be further imprisoned with hard labour for one year, and (if not a female) be punished with whipping.

It should be noted that it is lawful for any person whatsoever to apprehend any person 'found offending against this Act,' and to take him, or cause a constable to take him, before a Justice.* A constable is liable to a penalty of 5*l.* if he refuses or wilfully neglects to take such a person into custody, or does not use his best endeavours to apprehend and convey him before a Justice. The police, or any person apprehending a vagabond on the charge of being 'idle and disorderly,' can search his goods and take them before a Justice; and on conviction money found on the vagrant is applied to the expenses of his apprehension and maintenance. On warrant lodging-houses suspected of concealing vagrants and persons of the above classes can be searched by the police or other persons.

* This Act deals with cases of persons wilfully refusing to maintain themselves and their families, &c. (*see* p. 34). In these cases also, therefore, any person may take the initiative.

XXIV.—BEGGING-LETTER WRITERS.

'False or fraudulent pretence' in the second category of offences just mentioned, suggests 'begging-letter writers.' The habit of begging naturally leads to the exaggeration of facts, often true and pitiable, which become the beggar's stock-in-trade. The habit of responding to begging-letters leads to the encouragement of this form of lying. The fault is with both beggar and giver. Instead of ascertaining and considering the facts, and assisting accordingly, the donor gives as a quittance a contribution, probably spent by the recipient in immediate needs, if not turned to evil uses. The one lacks charity and gives money; the other learns the lesson of begging, and makes money out of charity. The only remedy is to inquire, and, in eligible cases, to help thoroughly.* Repressive measures, prosecutions, and the like, can only open people's eyes to the need of inquiry. In themselves they are useless. If donors were not the prey of piteous tales, and roused to give rather by a show of words than by a knowledge of facts, it might be said that the money given to worthless beggars was money of which those in distress were robbed. But now this money seems their fair spoil; at least they are more entitled to it than the donors who give it away without thinking that its worth is only in its suitable application; and the distressed have practically no chance of obtaining it, for distress cannot compete successfully with practised hypocrisy.

Penal servitude for five years, or imprisonment for two, is the punishment of anyone who is convicted of having by false pretence obtained from any person any chattel, money, or valuable security, with intent to defraud.† Anyone may apprehend and take before a justice, without warrant, a person *found committing* this offence. 'There must be (1) an intentional and specific statement of some pretended *existing fact* which the maker knows to be untrue; (2) it must be material to the matter in hand; (3) it must be made with intent to defraud; and (4) the person to whom it is addressed must, in point of fact, believe it, and make over property on the strength of it.'‡ The attempt to obtain property by false pretences is indictable.

Many so-called charities exist by begging of strangers. Their agents call at houses in the suburbs, and tell of spiritual destitution and want. The master of the house is absent. They are asked

* In the cases of Jews or foreigners it is well in every instance to refer for information to the Jewish Board of Guardians (*see Register*), or to the several societies for foreigners of different nationalities. This is always done by the Charity Organisation Society, to whom many cases of foreigners are sent.

† 24 & 25 Vict., c. 96, s. 88.

‡ 'The Justice's Note Book,' by W. Knox Wigram, p. 186.

'False pretences.'

Mendicant charitable institutions.

no questions; they show a collection-book and a list of donors, and possibly of members of committee. No word they say is verified. They receive countless small donations, and their profits are large. From beginning to end, except perhaps in that wish to do good which makes the listener feel in his pocket for a half-crown, there is not a jot of charity in the whole transaction. Here, again, inquiry is the only remedy. Donors have to learn to support only useful and well-regulated charitable institutions, which give on inquiry good guarantees for their work and management.

XXV.—PEDLARS.

The pedlar is a kind of legalised vagrant—a vagrant with a legitimate and recognised purpose in roving. Almoners will often have applications made to them to 'renew stock' and to pay for a pedlar's certificate. The pedlar has to obtain a yearly certificate, for which he pays 5s., from the chief office of the police district in which he resides. Any policeman may open and inspect his pack; and if he resists or is without a certificate he may be apprehended. If convicted of begging, the magistrate has to deprive him of his certificate; if convicted of other offences under the Act (34 & 35 Vict., c. 96), each offence has to be endorsed on the certificate. Many itinerant persons profess to be licensed hawkers; if they allege that they are in distress, it is always well to ask for their certificate. Hawkers' licenses are not required for the sale of printed papers, fish, fruit, or vegetables, nor for the sale of goods by their makers or the maker's servants. Nor are licenses required of tinkers, harness-menders, and others who carry about with them materials for mending household goods. *

Cost of
pedlar's cer-
tificates, etc.

XXVI.—SEAMEN; PROVISION FOR THEIR WIVES, &c.

The legal provision made for another class whose work takes them from home should here be noted. In seaport towns many cases will occur in which the almoner will find the information useful.

If in the absence of a seaman on his voyage his wife, children, or step-children become chargeable† to the Union, the Union is reimbursed to the extent of half of his wages if one, and two-thirds if two or more such relations become chargeable; but if he sends an allotment-note in their favour, a deduction to the amount of the note is made from the sum due to the Union. The Guardians,

Chargea-
bility of
seamen for
poor relief to
wife.

* 50 Geo. III., c. 41, s. 16.; 22 & 23 Vict., c. 36, s. 3; 24 & 25 Vict., c. 21, s. 9.

† 17 & 18 Vict., c. 104, s. 193.

on supplying relief from the rates, have to give notice to the owner of the ship in which the seaman is serving, stating the proportion of his wages which it is proposed to claim; and the owner shall retain that amount of the wages for at least twenty-one days after his return, and, on the order of two Justices, pay it over to the Board; otherwise, he shall pay it to the seaman.

Distressed
seamen
abroad.

Distressed seamen, and apprentices found in distress in any place abroad, may be relieved and sent home by the Governor, Consul, and other officers, at the public expense, or sent home in any ship which is in want of men to make up its complement.

If the seaman or apprentice is injured or hurt in the service of the ship, or is temporarily removed on account of infectious illness, the expenses of his maintenance, till he is restored to health, and of his medical attendance, has to be defrayed by the owner. The owner has to defray the expenses of burial should the seaman die in the service of the ship. In all these cases any reasonable expenses incurred by the owner is deducted from the seaman's wages.

XXVII.—SHOEBLACKS, COMMISSIONAIRES, AND MESSENGERS.

To test the energy of a boy it is sometimes useful to get him work as a shoeblack. The names and addresses of shoeblack brigades are given in the Register. The police give them licenses and appoint the places at which they are to stand. For molesting an authorised shoeblack, commissioner, or messenger, or fraudulently pretending to be one, there is a penalty of 40s.* Particulars regarding the Corps of Commissionaires will be found in the *Register*, p. 675.

XXVIII.—THE UNEMPLOYED.

Causes of
want of em-
ployment.

Want of employment is occasioned by fluctuations in trade, or by the periodic nature of certain occupations, or by illness, misfortune, or some exceptional incapacity; intemperance and indolence are also the cause of much that goes by the name of want of work. Trade-unions are the mode by which the workman protects himself against the probable contingencies of his business; and in the case of riverside workers and others who lack any trade organisation, periodic charity can be no sufficient or proper substitute. It is on this class that wholesale charity and out-relief act most cruelly. They know that, if unprovided for, some sort of miserable pittance is forthcoming, and this is enough to make them careless of providing

* Metropolitan Streets Act (1867), 30 & 31 Vict., c. 36, ss. 19 & 20.

for themselves. Other trades, *e.g.* that of painters, are also in their nature periodic, and families are frequently found to live with comparative extravagance during the high-wages' season of summer, and to be dependent on credit, the help of neighbours, and charity in the winter. In these cases, charitable help, when there is a definite prospect of work, may be given conditionally on the parents putting by or joining a club, and personal influence should be forthcoming to enforce the obligation. Sickness will often add an additional plea for help. But, unless the applicant can be put into a new way of living, it would be better that the parish doctor should attend. The recklessness of the poor as to whether they keep in work (caused, it must be remembered, in great measure by the conditions under which they have to work) is amazing. The vagrant who asks for employment will, as a rule, refuse it or leave it, if he is set to 'a job;' and there is in the metropolis a host of enfeebled and incapable persons who often lack employment. They are the first to be discharged if work is slack, and their incompetence is an effective bar to their retaining work. Charity cannot usually assist in these instances. It is obvious that any attempt to do so, on a large scale, would depress wages, and would attract the labourers from their own trade organisations, or impede the formation of these organisations. Except perhaps in emergencies, charity should avoid interference with the supply of unskilled labour. Nor should it undertake the duties of an employer. As a test, a wood yard has been found useful. But a casual ward, with proper classification, should, in co-operation with charity, serve this purpose better.

Some women's labour (*e.g.* plain sewing) is paid for at starvation rates. The following is a case which recently occurred:—

MIDDLESEX SESSIONS.

(Before Mr. P. H. EDLIN, Q.C., Assistant-Judge.)

HOW THE POOR ARE PAID.—Elizabeth Jessop, 21, the wife of a carpenter, was indicted for stealing six jackets, value £5, the property of Mary Withers, her mistress.—The prisoner, who cried bitterly during the proceedings, pleaded guilty.—The prosecutrix is a single woman, living at 28 Farringdon Road, Clerkenwell, and gets her living by 'mantua making.' In August last the prisoner came to her and begged her to employ her, which she did. She engaged her to do what is termed 'finishing off'—that is, making the button-holes and sewing on the buttons. She was also employed to fetch the work from the warehouses and deliver it when finished. On Sept. 7 her mistress sent her with six jackets, and she never returned them.—Sergeant Greet, a detective of the G division, who apprehended the prisoner, said he made inquiries in the case, and up to the time of committing this offence the prisoner had borne a good character as an honest, hardworking woman. Her husband, however, was an idle fellow, and would not work. When he took the prisoner into custody he found her in a most deplorable condition. There was no furniture in the place except a small table, and a few rags in a corner which served as a bed.—Miss Withers was examined, and in answer to the Judge, said she engaged the prisoner to assist her. She was em-

ployed from nine in the morning till eight at night.—The Judge: How much did you pay her per week for that?—Miss Withers: Four shillings. The Judge: Did you give her her food?—Miss Withers: No. I only get a shilling each for the jackets myself when completed. I have to use two sewing machines, find my own cotton and needles, and I can by working hard make two in a day.—The Judge said it was a sad state of things.—The prisoner when called upon said she had had nothing to eat for three days.—The Judge, while commiserating with the prisoner, said it could not be allowed that distress could justify dishonesty, and sentenced her to six weeks' imprisonment.

Provision of
employment
by charity.

It may be suggested that this evil should be repaired by giving work at fancy rates (charity, for instance, might supply the cost of material); or at, what the would-be benefactor would call, fair rates; or by co-operation, by which the profits of middlemen or 'sweaters' would be added to the wages of the workwomen, or by combination and striking or negotiating for higher wages. Suppose the first suggestion adopted, the work may be sold at less than the market rate; in this case injury is done to all women working at a less advantage, *i.e.* unassisted by charity. Or the work is sold at the ordinary rate, and the difference becomes a gift to the workwoman. This may benefit a few cases: the help is in the nature of a pension, regulated according to the amount of work produced. Given to the indigent, or to those who are rather poor than distressed, instead of to those whom it is desired to assist out of misfortune, it has the tendency of out-relief or periodic charity in keeping down wages. Given for a time as an exception, and on a definite plan, with other help to the distressed, it may be a useful means of assistance. In pension cases also (*see* p. 103) it may be useful. Yet, what charity gives to feeble hands it takes from strong hands. The demand it thus supplies would have been supplied in the way of business by others. If those it deprives are not strong, but, on the contrary, themselves on the verge of want, charity pushes one person over the precipice to keep another up. The amount of work available in different occupations is to a great extent a fixed quantity. In women's work so great is the competition, and for many reasons, so low is the scale of payment, that charitable interference in regard to it is to be jealously watched. The poor often ask to be assisted by sewing machines and mangles. But unless they can make new custom, so assisted, they merely deprive others of their living; and charity instead of helping takes half or a part of one poor man's loaf to give it to another. It is the same, though less obviously apparent, with the supply of sewing. It may be said that the cases thus assisted are so few that they can make no appreciable difference. But this is not so. Especially in districts where there are many District Visitors, there is often quite enough assistance of this kind given to do as much harm as doles and tickets.

By co-operation then, or by combination, rather than by

charity, the conditions of labour are to be improved. In general, charity in these matters will but do mischief.

In those cases in which the want of employment is due to misfortune, and properly remediable by charity, work may be found by careful advertising in suitable papers, and by private influence. Sometimes by the migration of families of children, and often by placing girls in service, by obtaining charring for women, &c., it is comparatively easy to help the unemployed. As a rule, particularly when the applicant is of any special trade, he is better qualified to find work for himself than the almoner for him. Applicants for employment frequently say that 'they don't want charity'; yet their lack of employment is often due to distress or to some special circumstance which must be dealt with; and then, the cause of distress removed, employment is forthcoming, not because employment is given, but because the applicant becomes an efficient workman. The following instances are illustrative, the first of the exceptional character of the cases in which charity should interfere to obtain employment, and the others of the indirect modes of assisting to obtain employment.

How charity should help in cases of want of employment.

R. S.—A young man, the illegitimate son of a gentleman of position, reared with a certain amount of expectation, but no useful education or training, is left stranded on the death of his father with a delicate wife and family. Through the influence of a member of the Committee, suitable employment is found for him, and the salary, which to commence with is low, is, on the recommendation of the Committee, temporarily supplemented by the father's relatives. It is hoped that this case is now self-supporting.

S. T.—A man and wife with five young children; the man, a skilled mechanic, had at one time made good wages, but had lived up to income; nothing to fall back on when incapacitated by illness; wife no wage-earning occupation; rent bearing over-due proportions even to full earnings. The Committee demanded prompt removal to cheaper rooms, organised adequate weekly allowance for wife and children, while the man was undergoing convalescent treatment; eventually the family is assisted to migrate to a locality more advantageous as regards employment, and a loan of £10 granted to meet the first quarter's rent of a house, which being well let off enables the family to live at a low rent. By last accounts the man is at work, and the rooms full; he is paying off the debt by gradual instalments.

J. L.—Unmarried, a toy maker, had long been slack of work; she supported her father, mother, and an orphan nephew. She had been obliged to pawn, and owed many weeks of rent. She was known to be an industrious and capable workwoman. As she had a prospect of work, the Committee gave her 7s. to take her tools out of pawn, and made her a loan of £2. 10s. to buy skins, cardboard, &c., for making the toys. She has paid back the sum lent her, and as there was every prospect that the revival of custom would continue, the Committee returned her 10s. to form a nucleus for further savings.*

In the Register will be found a list of employment agencies and servants' registries.

* The first and second of these cases are taken from the last Report of the St. Marylebone Committee; the third from the last Report of the St. Olave's Committee.

XXIX.—EMIGRATION.

Limits of
emigration
as a means
of assistance.

✓ Emigration is a frequently-proposed remedy for helping the unemployed poor. A reference to the Register will show the cost of passages, the outfit required, &c. Like other modes of charitable aid it is injurious if applied wholesale. If, as Mr. Fawcett has pointed out, the population continues to increase at the same rate, there will not be, except for a short time, fewer hands and more work in the Old Country. Without self-help and a higher standard of living, such assistance, coming from without, will be of very partial advantage. Generally speaking, the expense of emigration is so small that those who are likely to become good emigrants are those who can save enough to emigrate; the cost is a fair test of fitness. But, as in other instances, charity is in no way fettered by the application itself. If emigration is a good remedy in a particular case, and can be applied without removing natural obligations, charity may well use it, as in other cases it would obtain admission to a home. Many wish and ask to be assisted to emigrate, who, even if generally suitable as emigrants, can be equally well aided in other ways. Sometimes, when a medical opinion is given to the effect that a breadwinner, out of health in England, would be strong and able to support himself in a Colony, *e.g.* at the Cape, he and his family have been sent out. The following is a case in which a good constitution, 'handiness,' and a large family of sons were considered reasons for assisting to migrate.

R.—(42), married, with eight children, from 14 years to 11 months old, was for 18 years, up to a year ago, in and outdoor servant to a lady, who resided partly in Hackney and partly in Devon. He was discharged on her death with a quarter's salary, and had not been able to find any permanent employment since. He has a high character for honesty and intelligence, but being of somewhat mean appearance and not a skilled workman, he had little prospect of supporting his family in England. He had been used to gardening and looking after stock. It was therefore proposed to send them to Canada, where there was a better opening for a handy, hardworking man. The cost, nearly £50, was large, but destitution seemed the only alternative.

Powers of
the Guardians
in
regard to
emigration.

In this instance the Guardians granted £10. They, or rather the Local Government Board if set in motion by them, have large powers in regard to emigration. If a majority of owners and ratepayers assembled at a duly convened meeting so direct, they may, with the approval of the Local Government Board, pay from a fund specially raised for the purpose, the expenses of poor persons settled in their Union and willing to emigrate. This fund, it is stipulated, must not exceed half the average annual rate for the three preceding years, and is repayable in five years.*

* 4 & 5 Will. IV., c. 76, s. 62.

By order of the Poor Law Board and in conformity with their regulations the Guardians may,* at the expense of the common fund of the Union, procure, or assist in procuring the emigration of any poor person who is irremovable by reason of a residence of one year.†

Further, the Guardians may,‡ with the order and subject to the rules of the Local Government Board, expend, without being authorised to do so by any previous meeting of owners and rate-payers, any sum not exceeding £10 'in and about' the emigration of any poor person settled in the Union, so long as the total moneys so expended do not exceed one half the average poor rate during the last three years.

The Guardians can thus, if there is a crisis requiring such remedies, provide for the emigration of a large number of persons; they can also assist individual cases, even though they are not at the time paupers. The confirmation of the Local Government Board is necessary, and therefore the decision rests in their hands. But the advocates of emigration for the unemployed on a large scale should rather attempt to have these provisions enforced than appeal for charitable aid.

In the case of orphan or deserted children who are under the age of 16 and chargeable to the Union, and who have no place of settlement, or whose place of settlement is unknown, the Guardians, with the consent of the Local Government Board, may procure or assist in procuring emigration.§ The consent of the child must be given before justices in petty sessions, and a certificate of this consent has to be transmitted to the Local Government Board.

Emigration
of orphan or
deserted
children.

Emigration to the United States at the cost of the rates is allowed in only very special cases.||

* 11 & 12 Vict., c. 110, s. 5.

† 9 & 10 Vict., c. 61, s. 1, as modified by 24 & 25 Vict., c. 55, & 28 & 29 Vict., c. 78, s. 8.

‡ 12 & 13 Vict., c. 103, s. 20.

§ 13 & 14 Vict., c. 101, s. 4.

|| The following note of the powers of the Guardians for the relief of the poor by the provision of land may be of interest to the reader, as illustrative of what would now be called the communistic tendencies of the Poor Law.

The Guardians may relieve the poor by purchasing or taking on lease any land, not exceeding 50 acres, in or near the parish, and setting to work upon it any such persons as by law they are directed to set to work, and also persons not supported by the parish. To the latter they are to pay reasonable wages.¶ With the consent of the Lord of the Manor and of the major part in value of the persons having right of common thereon, waste or common land not exceeding 50 acres;** or, with the consent of the Treasury, forest or waste land, not exceeding 50 acres, belonging to the crown, may be enclosed and cultivated for the use and benefit of poor persons in the parish.†† In the former instance the land may be let to poor and industrial inhabitants to be occupied and cultivated on their own account. By 2 Will. IV., c. 42, s. 1, allotments not less than one-

¶ 59 Geo. III., c. 12, s. 12.

** 1 & 2 Will. IV., c. 42, s. 2.

†† Ibid., c. 59, s. 1.

XXX.—MARRIED WOMEN: LEGAL REMEDIES AGAINST ILL-TREATMENT, &c.*

'It is hoped that the following brief statement of the various remedies provided by the existing law for married women against ill-treatment, neglect to maintain, &c., on the part of husbands may be useful, not only to justices in the frequent applications for advice made to them, but also to Charity Organisation Committees, relief agencies, ministers of religion, and benevolent persons generally.

Husband
and wife;
Procedure in
assault
cases.

1. In case of assault, to summon the husband before a justice to show cause why he should not be bound over to keep the peace, and if necessary to find sureties. One justice can hear such a summons; but if it should come before two, they can if they see fit convert it into a charge of assault, and deal with it as such.

2. A summons under 24 & 25 Vict., cap. 100, sec. 42, with a view to his being imprisoned for not exceeding two months, or fined. This is the ordinary law as to common assault, but subject, as between husband and wife, to two important amplifications, viz.:—

(a) Contrary to the ordinary rule, they can give evidence against one another in such case.

(b) By section 43 of the Act, the period of imprisonment may be extended to six months, if in the opinion of the justices an assault (on a woman or child) is of such an 'aggravated' nature that it cannot be sufficiently punished under section 42.

If, on the hearing of such summons, the justices think that the case will be better met by requiring the defendant to be bound over to keep the peace or to find sureties, they can do so. Under section 43 they can both punish and bind over.

In proceeding under either 1 or 2, a warrant, instead of a summons, may be granted if there appear to be danger of immediate violence to the wife—a danger that is sometimes increased by the fact of a summons only being issued. A warrant is an order to the constable to arrest the offender and bring him before a justice.

3. *Judicial Separation*.—By the Matrimonial Causes Act, 1878 (41 & 42 Vict., cap. 19), section 4, justices *who have acted under the last-mentioned procedure* (2 b), and are satisfied that the future safety of the wife is in peril, may further make an order for a

fourth of a statute acre, and not more than one acre, may be let at a fair rental to industrious cottagers of good character, on condition that the land is preserved in a fair state of fertility and not built upon.

* This section was kindly furnished by a Magistrate who thought it would be useful to others to have a short statement of the enactments on the subject. We have reprinted it from the *Charity Organisation Reporter*, March 9, 1882, as it stood.

judicial separation, for the payment of a weekly sum by the husband, and for the custody by the wife of the children under ten years of age.

4. *Protection Order*.—By the Divorce Act, 1857 (20 & 21 Vict., cap. 85), section 21, justices may make an order protecting earnings the wife may have acquired by her own lawful industry, and property she may become possessed of after desertion by the husband (44 J.P. 485, but see also 545, and see note below).^{*} If the husband or his creditor seize or detain such property, he is penally liable, in addition to refunding it, to pay double its value. The granting of a protection order in no way weakens the legal liability of the husband to maintain the wife (39 J.P. 735). Protection Orders.

5. By the Married Women's Property Act, 1870† (33 & 34 Vict., cap. 93), section 1, the separate earnings of a married woman are in all cases her separate property. Sec. 9 gives her a summary remedy in the County Court against her husband, irrespective of the value of the property; and sec. 11 the same remedy against all the world for the protection and security of such property as if she were unmarried. This Act is subject to no restriction as to desertion or otherwise, but there are probably very few women capable of availing themselves of its provisions without the help of a solicitor. Justices have no functions or powers under this Act.

If a husband or wife be absent for seven years without any information concerning him or her reaching the other party, and the latter marry, he or she cannot be convicted of bigamy; but no length of such absence makes such a marriage valid, should the absent party prove to have been alive when it was contracted (45 J.P. 444).

The above are the only remedies for which the wife can apply directly, but there are two others which she can obtain by making herself chargeable to the Poor-rate. The Guardians of the Poor should then proceed against the husband, either

^{*} NOTE.—The compiler, who has had some experience of applications under this provision, ventures to suggest that requiring 'desertion' as a condition precedent of an order protecting a wife's separate property and earnings is unnecessary and cruel; at present it is held that a husband returning, though only for ten minutes, to ill-treat the wife and destroy or carry away the furniture, breaks the desertion, and in such cases the justices are powerless. It is submitted that the law should be amended so that habitual absence from home and neglect to maintain should confer the same powers on them.

The fact that these orders are made *ex parte* and without any notice to the husband shows that the Legislature intended this form of protection to be swiftly and easily obtained. The husband is in no way damnified by an order, the effect of which is trifling compared with an order under No. 2, which may be obtained in consequence of one bad assault, while for years of systematic cruelty there is practically no redress.

† A Married Women's Property Act of considerable importance has just been passed. Some of its provisions, which it may be useful to an almoner to know, we hope to refer to in a subsequent edition.

Legal
responsi-
bilities of
husband.

6. Under 31 & 32 Vict., cap. 122, sec. 33, for the cost of the wife's maintenance; or,

7. Under 5 Geo. IV., cap. 83, sec. 3, for neglecting to maintain his wife and family, for which he is liable to one month's hard labour, without option of fine; for a second offence to three months; and for a third to twelve months.

In this case (7) the wife cannot give evidence (45 J.P. 687).

Some Boards of Guardians require women to accept *indoor* relief before they will set the law (6 and 7) in motion.

Uncondoned adultery by a wife is a defence to 6 and 7, though it is no answer to proceedings for non-maintenance against a parent, grand-parent, or child (45 J.P. 435). It is no defence to 6 or 7 that the husband has offered to receive into his house a wife who has left him, and who in the opinion of the justices has good cause for refusing to return to him owing to his conduct (39 J.P. 290).

It will be observed that every provision for the protection of married women is hedged about with conditions which are apt to make it difficult to apply, or unsatisfactory when applied.

Doubtless the law might be improved in some particulars, but no law can or will cure the evils of ill-assorted unions. So long as young men and women marry from impulse those of whose good character and steadiness they have not thoroughly satisfied themselves, so long will a large proportion of marriages be fruitful of misery and disgrace. Something to this effect judiciously administered to an applicant may possibly be passed on with beneficial effect to her daughters or younger sisters, though it may not be much comfort to herself. The mere fact, however, of their story being patiently listened to by a justice is a great comfort to this class of people, and a few kind words will go a long way in cases where it is impossible to advise a resort to any legal proceeding.

XXXI.—NON-PROVISION FOR WIDOWS AND CHILDREN.

Frequent
lack of pro-
vision for
widows and
children.

Comparatively few of the applicants for charity make any provision against the want which their death may bring upon their families. Thus in Stepney, out of 578 male applicants in 1880–81, 74, or about 12 per cent., were members of sick benefit clubs at the time of application, and 19 were members of trade societies and unions; 8 were members of slate, or Birmingham clubs, which divide their funds at Christmas; 332, or about 57 per cent., had never subscribed to any sick club or trade society; 145 had ceased,

from various causes, to belong to clubs or unions. Out of 906 male and female applicants, 44 had at some time belonged to more than one burial, trade, or sick club; only 102, or about 10 per cent., were members of insurance or burial societies at the time of application; and 18, or about 2 per cent., had ceased to be members. It gives some definiteness to the amount of difficulty in dealing with the cases of widows, to realise that about 75 per cent. of the male applicants at death leave their widows 'totally unprovided for,' except so far as the widow or her children can earn money for their own support. Even in cases in which provision has been made it is insufficient, or squandered with a most perverse disregard of the future. Thus, last year: * 'A. E's husband died on January 25. During his illness 18s. a week had been paid by his club, and on his death his widow received £20. On January 31 she had £2 left, was receiving 5s. a week from the parish as outdoor relief, and applied to the Committee for further assistance. Several similar instances came before the Committee in the course of the year.'

To deal with these cases properly it is necessary to have some knowledge of the means at the disposal of the Guardians, and the requirements of the School Board. The means at the disposal of charity, such as orphanages and homes, will be found by reference to the Register.

XXXII.—POOR LAW PROVISION FOR CHILDREN: SCHOOLS.

The Poor Law schools are of two kinds, (1) District schools, *i.e.* schools provided under the Poor Law Amendment Act of 1844, and subsequent Acts, in two or more unions, which are for this purpose combined in school districts; and (2) Separate workhouse schools, provided for a single Union. Those in the metropolis are, with one exception, built in the suburbs. The district schools are under the management of a separate Board, elected by the Guardians in the school district. The separate schools are under the management of the Schools Committee of the Board of Guardians of the Unions to which they belong.

District and
separate
schools.

By the Metropolitan Poor Act, 1867, the Local Government Board was empowered to combine metropolitan Parishes and Unions into school districts. For reference sake they may be mentioned here. The school available in each Union is also set down in the local lists (*see e.g.* p. 717).

* See p. 11 Annual Report of the St. Olave's Charity Organisation Committee, 1880-81.

PARISHES AND UNIONS COMBINED IN DISTRICT SCHOOLS.

Parish or Union.	Name of School District.	Situation of School.
1. Hackney and Shoreditch .	Brentwood . . .	Brentwood.
2. City and St. Saviour's .	Central London . .	Hanwell.
3. Poplar and Whitechapel .	Forest Gate . . .	Stratford, E.
4. Kensington and Chelsea .	Kensington and Chelsea .	Banstead.*
5. Lewisham and Wandsworth, and Clapham, with the extra Metropolitan Unions of Richmond and Croydon	North Surrey . . .	Anerley.
6. Camberwell, Greenwich, St. Olave's, Stepney, Woolwich	South Metropolitan .	Sutton.
7. Fulham, Paddington, St. George's	West London . . .	Ashford, Middlesex.

SEPARATE SCHOOLS.

The following Unions have these schools:—

Parish or Union.	Situation of School.
St. George-in-the-East	Plashet.
Islington	Holloway.
St. Giles	Isleworth.
Lambeth	Norwood.
Bethnal Green	Leytonstone.
St. Pancras	Leavesden.
Holborn	Mitcham.
Marylebone	Southall.
Mill End Old Town	Mill End.
Strand	Edmonton.
Westminster	Battersea.

St. Giles' and Hampstead send the children to the Strand Union School at Edmonton.

The object and manner of teaching in Poor Law schools is thus described.† 'The boys and girls . . . shall, for three of the working hours at least, every day, be instructed in reading, writing, arithmetic, and the principles of the Christian religion; and such other instruction shall be imparted to them as may fit them for service, and train them to habits of usefulness, industry, and virtue.' The schools are under periodic inspection by School inspectors, and certificates are given to the teachers according to their proficiency. To give a bonus on the appointment of competent teachers, the salaries of teachers are supplemented by parliamentary grants according to the 'grade' of their certificate, and the number of children they teach. Industrial instructors are also appointed. The schools are very large. In the Central London District School (City and St. Saviour's), there was during the half-year ended at Lady Day, 1880, an average daily attendance of 1,241 children, and the parliamentary grant for masters and mistresses' salaries was £1,177. At the South Metropolitan District School the return of children was 1,569, the parliamentary

* Probationary School at Hammersmith.

† Consolidated Order, § 114.

grant £1,345. The total number of children at the 17 metropolitan schools was 9,752. With regard to discipline, a boy under the age of 14 may be flogged, but two hours must have elapsed from the commission of the offence: an older boy may be caned. Children under 12 may not be confined in a dark room, or during the night; and all cases of punishment in a workhouse or pauper school have to be reported to the Guardians.

If a child is 'refractory,' or the child of parents either of whom has been convicted of a crime or offence punishable with penal servitude or imprisonment, and whom it is desirable to remove, two justices may, on the representation of a Board of Guardians, send him to a certified industrial school* (*see* p. 69). Pending removal he may, by the order of the justices, be kept in the workhouse.

Besides their own schools, the Guardians have the following means of educating children†:—

(1) If in any Union there is room in the 'workhouse or building having adequate provision for the reception, maintenance, and education of poor children,' the Guardians can contract with other Unions for the reception of children under the age of 16, who are orphans or deserted by their parents, or whose parent or parents consent.‡

(2) They may send children, if orphans or deserted, or with consent of surviving parent,§ till the age of 14, to any certified school, supported wholly or in part by voluntary subscriptions, provided that the cost does not exceed what would have been the cost in the workhouse, during the period at which the child is at the school. These schools are open to inspection by the Poor-Law inspectors or members of the Board of Guardians which has sent a child.

Other provisions by which Guardians may help children.

Sending children to voluntary schools.

This provision includes any institution for the instruction of the blind, deaf, dumb, lame, deformed, or idiotic,|| but not a certified reformatory school. And the child will, on application of the parent or next-of-kin, be educated at a school in which is taught the religion to which the child is proved to belong.

The consent of the parents is required in the case of illegitimate as well as legitimate children; for the former, the consent of the mother, if she has the care of the child, is sufficient. The Local Government Board has discretion in the case of deserted or orphan children, when no next-of-kin step-parent, or god-parent can be found.¶

* 29 & 30 Vict., c. 118, s. 17.

With regard to children supposed to have strayed *see* pp. 39 and 80.

14 & 15 Vict., c. 105, s. 6.

25 & 26 Vict., c. 43, ss. 1, 2, 4, 6.

Ibid., s. 10.

31 & 32 Vict., c. 122, s. 23.

XXXIII.—POOR LAW PROVISION FOR CHILDREN : TRAINING SHIPS.

Training
ships.

(3) Training ships.—The Guardians of any Union, and the managers of any school or asylum district in the metropolis may, with the consent of the Local Government Board, provide one or more ships to be used for training boys for the sea service.* Such a ship is considered a school or asylum. Boys are admitted † from the Union direct, or from a district school on the order of the clerk to the Guardians or the clerk to the school managers; the parent or parents' consent (if surviving) has to be obtained, and a certificate from the Union medical officer that the boy is free from disease, and fit for training for the sea service. He must be admitted to the ship within six days from the date of the order; there he is again placed in a probationary ward and medically examined. If eventually found unfit, or there is proof of gross misconduct, he is discharged to the district or separate school or workhouse. If he stays in the ship, within a month of his reaching the age of 16 notice is given to the Clerk of the Guardians, and he is sent to the workhouse on reaching that age. The training-ship under the Metropolitan Asylums Board is the *Exmouth*. In 1880 there were 860 boys in training there.

XXXIV.—POOR LAW PROVISION FOR CHILDREN : BOARDING-OUT.

Boarding
out: condi-
tions under
which it is
permitted.

(4) Another means at the disposal of the Guardians for providing for orphan or deserted children, is boarding-out. It is regulated in England by the Poor Law Order of November 25, 1870.‡ Before that order the Guardians could only board out children within their Unions; by it they can board them beyond the limits of the Union—a necessary provision if the Unions in large towns were to adopt the system. The children are placed in cottagers' houses, under the care of foster parents, and under the supervision of a Boarding-out Committee. The following are the principal requirements:—

A Boarding-out Committee is formed of two or more members: each member has to sign an undertaking truly and faithfully to observe all regulations prescribed in the Order, and is disqualified if he derive any pecuniary or personal profit from the boarding-out of any child. Children can be withdrawn by the Guardians at a week's notice. The Committee is responsible for finding and superintending the homes at which the children are boarded.

The children who may be boarded-out must be between the

* 32 & 33 Vict., c. 63, s. 11.

† Local Government Board Order, August 24, 1876, *see* p. 395. Orders of the Local Government Board. Knight & Co., 1877.

‡ Orders of the Government Local Board, p. 348 (1877).

ages of two and ten, and they must be either 'orphans, or being illegitimate, deserted by the mother; or being illegitimate, deserted by both parents, or deserted by one parent, the other parent being dead or under sentence of penal servitude, or suffering permanently from mental disease, or out of England.' A certificate of health has, prior to its being boarded-out, to be sent by the medical officer of the Union to the Boarding-out Committee. Except in the case of brothers and sisters, not more than two children can be boarded in the same house, and never more than four. They cannot be placed with foster parents of different religious persuasions, and the foster parents have to undertake 'to bring them up as their own children,' to provide proper food, &c., to see that the child goes to school and to church or chapel, and to report any sickness to the Guardians and the Boarding-out Committee. The sum payable is not more than 4s. a week exclusive of clothing, school pence, and medical fees. There must be a school within a mile and a half from the home, and the residence of a member of the Committee must be within five miles. The child must be visited and reported on at least once in every six weeks by a member of the Committee, the report being sent not less often than quarterly to the Guardians. If no report is received for four consecutive months, the Guardians may provide for the home being visited once in every six weeks by their own officer or withdraw the child.

Some further details showing the care which, as all admit, has to be taken in boarding out children are given by the Local Government Board in their circular. They may be suggestive to persons desirous of paying for the boarding-out of children from charitable funds. Children, except in special cases, are not to be placed with relations, or those in receipt of Poor-Law relief, or where the father has night work. Preference is to be given to the parents who have outdoor and not sedentary occupations. Decent accommodation and proper separation of the sexes must be provided. Children over seven are not allowed to sleep in the same room with married couples. No child is to be boarded in a house where there is an adult lodger. If after two warnings to the foster parents the schoolmaster's quarterly report is unfavourable, the child is to be withdrawn. Good ordinary clothing is to be provided at not more than 10s. a quarter. Children should not be sent to homes in places having a population of more than 15,000 persons.

The boarding-out system is strongly advocated and as strongly opposed. Its advocates urge that it gives the child a quasi-natural position as the member of a family, and that it merges the child in the population; as he grows up he learns a trade and obtains work as others do in that rank of life. If the means of instruction are less complete than in a district school, there is more of education in its larger sense. A knowledge of life and a friendship with others is

Pro and con.
regarding
boarding
out.

obtained, which is not to be had in a district school. And, especially with girls, is it necessary to substitute for the institutional life of a large school the family life. This gives a knowledge of those household matters, in which girls from the schools show a marked incapacity, and influences the character most beneficially. The poor, also, it is said, like sending their children to institutions, but find no such satisfaction in letting their children live among cottagers in the country. There is thus less temptation to pauperism. Lastly, the system has been very successful in Scotland. The opponents point to the favourable results of the district schools, and the greater educational resources of a large institution. Strict supervision is difficult. The efficiency of the Local Boarding-out Committee is very variable, and the system is injurious to district schools by withdrawing the orphan children, the most permanent element. The payment of 4s. a week, with the cost of school fees, clothing, and medical attendance, places the child of a pauper in a better position than the child of the labourer, the foster-parent, who seldom has 4s. to spend on one child. This will lead him to compare the lot of his own children unfavourably with that of the children, and often the illegitimate children, of improvident pauper parents. So he will be taught a lesson in unthrift. It will encourage illegitimacy also, it is said; it is more attractive to the poor than institutions, and the advantages of family life will be purchased at too great a sacrifice in other ways.

The practice of boarding out children on payment from charitable sources is not unfrequent in dealing with the cases of widows who have to go into service, &c. A list of Boarding-out Committees will be found on p. 373. There are now 535 undertakings to board out children registered by the Local Government Board.

An instance of assisting a widow by a combination of boarding-out and admission to homes is given in the following case* :—

Illustrative
case.

A poor widow was very ill, and had been ordered by the doctor to go into the hospital, where a lengthened course of treatment would be necessary. She did not know how to manage it, as her eldest boy was only fifteen, and was out all day, and the other children were too young to be left alone. The clergyman in whose parish the woman lived sent the case on to the Committee, not having funds to deal with it adequately. She was very much respected by all who knew her, and her life depended on going into the hospital at once. Great efforts were made by the Committee, and kind assistance was given by a clergyman. Two children were placed in orphanages. The eldest girl was boarded out, and a place subsequently found for her. The baby was boarded out with a woman who bestowed on it all the care and attention that could be desired, under the supervision of the clergyman's wife. The mother was most grateful for what had been done. She has since come out of the hospital fairly restored in health, and is prospering. Though still not strong, she has a light place, and is contributing 2s. 6d. a week towards the support of her baby.

* This case was dealt with by the South St. Pancras Committee of the Charity Organisation Society.

XXXV.—POOR LAW PROVISION FOR CHILDREN : APPRENTICESHIP.

(5) Apprenticeship is another resource open to Guardians. The Guardians can apprentice any poor child not under nine years old (up to 18 years of age), who can (unless deaf and dumb) read and write his own name.* It is not necessary that either child or parent should be actually in receipt of relief as paupers at the time. But if the parent be able-bodied he cannot have relief except in the house, unless he be set to work and kept employed ; and in such a case, if this condition were to be remitted, the consent of the Local Government Board would have to be obtained.

Conditions
of appren-
ticeship by
the Guard-
ians.

If the child is in the workhouse and under the age of 14, the medical officer has to give a certificate of his bodily fitness for the proposed trade, and the master of the workhouse has to vouch for his general capacity. If the child is not in the workhouse, the relieving officer has to inquire and report on the circumstances of the case ; and subsequently, if the child is less than 14 years of age, a medical certificate of fitness is obtained.

The person to whom a child is bound must be a 'housekeeper or assessed to the poor-rate in his own name'—not a journeyman or 'person not carrying on trade or business on his own account,' a person under 21 years of age, or a married woman. The place of business at which the apprentice has to live and work must not be more than 30 miles from the place where the child is residing at the time of apprenticeship. If the apprentice is above the age of 16, and not by reason of deformity, or other such cause unfit for work, no premium is given except clothing. In other cases the premium is given part in money, part in clothing ; and the former is payable, one moiety at the binding, the remainder after the first year of apprenticeship. The term of apprenticeship is not more than eight years. The consent of the person to be bound apprentice, if not more than 14 years of age, has to be obtained, and if he be more than 16 years of age, the consent of the parent or guardian, is, with some exceptions, required. The apprenticeship is by indenture.

The master has to teach the trade or business agreed upon, and has to provide proper food, lodging and clothing, and in case of sickness or accident, 'adequate medical or surgical assistance ;' he must arrange for suitable religious instruction being given, according to the creed of the apprentice ; after 17, the apprentice may be paid such wages as the Guardians may stipulate. If the terms of the indenture are transgressed by the master, or he becomes bankrupt, the indenture is cancelled.

* Consolidated Orders, art. 52.

Apprenticeship to sea service by the Guardians.

(6) Apprenticeship to sea service.—The Guardians may apprentice boys by indenture to masters and owners of ships.* For liability of masters, *see* p. 61. The indenture must be attested by two justices who shall ascertain that the boy has consented, that he is sufficiently healthy, strong, and that he is bound to a proper person.

Guardians may also pay the expenses of boys who, or whose parents, are in receipt of Poor-Law relief, in going to the nearest port to be examined, and they may pay for their outfit.†

For assisting children then, as these six sections indicate, the Guardians have almost unlimited powers. A seventh has to be added—their power to pay school fees at Public Elementary Schools.

XXXVI.—POOR LAW PROVISION FOR CHILDREN : PAYMENT OF SCHOOL FEES.

Payment of school fees by the Guardians.

(7) A parent who is not a pauper, but who is unable by reason of poverty to pay the ordinary fee for any child between the ages of 5 and 14, at a public elementary school, may apply to the Guardians; and if satisfied of such inability it is their duty to pay the fee—‘not exceeding threepence a week or such part thereof as he is, in the opinion of the Guardians, so unable to pay.’‡ The parent does not lose the franchise or become in any way disqualified by receiving this relief. He may select the public elementary school to which he will send his child. Where there are Relief Committees of the Guardians, the settlement of these cases is left to them, and they may pay the money direct to the managers of the school. The relief may be given by way of loan.

Thus, if the parent can do everything for his children except pay for their schooling, he can, without any drawback whatever on his part, have their schooling paid for.

Before considering the part which charity should take in dealing with the cases of widows, we may refer to the liabilities of masters, and the supervision which the Guardians exercise over servants and apprentices. The survey of the powers in this department will then be complete.

XXXVII.—LIABILITIES OF MASTERS : INFANT LIFE PROTECTION.

Supervision of apprentices and

The Guardians have to keep a Register of those under the age of 16 whom they have placed as apprentices or in service. The

* Merchant Shipping Act, August 10, 1854. 17 & 18 Vict., c. 104, s. 141, &c.

† 39 & 40 Vict., c. 61, s. 28.

‡ 39 & 40 Vict., c. 79, s. 10. *See* p. 34, the Education Act (1876), by Hugh Owen.

relieving officer, or some competent person appointed for the purpose, has to visit them and report at least twice a year on their condition, conduct, and treatment.* If the apprentice or servant is placed beyond five miles from any part of the Union, the Guardians of the Union in which he is are asked to visit and report.

servants
placed out
by the
Guardians.

Since 1879 the Guardians have, with the consent of the Local Government Board, been empowered to subscribe towards any association or society for aiding girls and boys in service, or towards any other asylum or institution which appears to the Guardians to be calculated to render useful aid in the administration of the relief of the poor.†

The following further provision may also be noted, as the almoner may come across some cases of neglect.

Any person legally liable as master or mistress to provide necessary food, clothing, lodging, to an apprentice or servant who shall without lawful excuse refuse or neglect to do so, or shall unlawfully and maliciously do or cause to be done any bodily harm so as to endanger his life or injure his health, is liable, on conviction, to three years' penal servitude or imprisonment for two years with or without hard labour.‡

Liabilities of
masters and
servants.

If complaint be made to two justices of any such neglect as this, or of any bodily injury inflicted on any person under 16, the circumstances of which amount to a felony, or the attempt to commit a felony, they may require the Guardians to prosecute.§

There is another legal provision worthy of note in this connection. No person may 'receive for hire or reward more than one infant (except in the case of twins), under the age of one year, for the purpose of nursing or maintaining them apart from their parents, for more than twenty-four hours, except in a registered house. The Act does not extend to relations or guardians, nor to public institutions, etc.' The local authority (in London the Metropolitan Board of Works) 'are empowered, after careful inquiry as to fitness, to register houses and persons for the above purpose (registration gratis—renewable annually), and from time to time to make bye-laws for fixing the number of infants which may be received into each such house. The Board of Works make a special bye-law upon each individual application, which seems the

Liabilities in
regard to the
boarding-out
of infants.

* 14 Vict., c. 11, ss. 3 and 4. According to this Act, the visits continued till the person was 16, and so long as he or she remained in the same service. The latter condition is not required in regard to children who have gone into service by the Poor Law Amendment Act of 1876, 39 & 40 Vict., c. 61, s. 33. The Act of 1876 gives both Guardians and Managers of District Schools power 'to appoint and pay any officer or other competent person' to visit and report. The former Act applied only to servants sent from workhouses: this to servants sent from District Schools also. See Poor Law Amendment Act, 1876, by E. Lumley, p. 22.

† 42 & 43 Vict., c. 54, s. 10.

‡ 24 & 25 Vict., c. 100, s. 26. See Glen's Poor Law Statutes, p. 1168.

§ 24 & 25 Vict., c. 100, s. 73.

proper practice.' Offences are punishable by fine of 5*l.* or ('except in the matter of not keeping a proper register of infants') six months' imprisonment without option of fine. *

XXXVIII.—ASSISTANCE OF WIDOWS AND CHILDREN.

The part to be taken by Poor Law and Charity in assisting widows.

The legal provisions mentioned in Section xxxii. and the following sections, show that the cases of persons left destitute at widowhood may fairly be left to the Guardians. Improvidence must carry its own penalty with it, and, if the Poor-Law schools do their part in depauperising the children, little can be said against the conditions of assistance, which are comparatively lenient. The Guardians in some Unions relieve widows with out-relief sometimes at a low and apparently insufficient rate, and sometimes at the high scale of 9*s.* a-week. In other Unions the widow is assisted either in the house, or by the admission to a Poor-Law school of so many of her children as she may be unable to support.† Whatever practice is adopted, it is unwise for charity to supplement Poor-Law relief, though this may be permissible in certain instances in co-operation with the Guardians and on a prearranged policy for the reduction of out-relief. Generally its effect is to withdraw from charity and to waste a large sum of money which, well disposed of, would be of great use in cases in which charity should rightly undertake the whole responsibility. Clergy and almoners often say they have so many cases to deal with that they cannot do much for any, and they have no money to spare for cases requiring a few pounds. They often relieve parish cases, and distribute their money so that the participators in it may be numerous. They thus injure many by insufficient casual aid and may really assist none. Such charity is but 'saving the rates'—it is so much added to the loaves and shillings which the Guardians, might equally well have paid. It degrades charity to the level of Poor-Law relief, and assimilates it to it. As a general rule, therefore, the practice should be avoided. The cases of widows in which the Guardians take some of the children into the schools, are exceptions. Sometimes the widow may be able to get her own living with help which the Guardians (*see* p. 26) cannot legally give. By intervention in such an instance charity may do a lasting service, especially if some provident plan can be arranged for the applicant's old age.

Widows with young families may be roughly divided into two broad classes:—(1) Where the mother is weak in mind or body, and consequently will always need help in some form until the children can earn money. This class may fairly be left to the Poor

* *See* The Justices' Note Book, by W. K. Wigram, p. 243.

† With regard to non-resident relief to widows, *see* p. 31 (7).

Law, in the absence of any special claim arising out of the husband's merits. (2) Where the mother is a person of energy and resource, whom temporary help will enable to support the family. Such a case should be assisted by charity. Special consideration should be given to the antecedents of the husband, though the character of these antecedents should not be taken as a final test. Then every direct and indirect mode of assisting has to be resorted to, such as is indicated in the case quoted above (p. 58), and in the following :—

This case had been previously known to the Committee,* and had been assisted by it between two and three years before. When it was referred as a School Board case, the family consisted of a widow with nine children, the three eldest of whom were daughters in service, but not earning enough to assist their mother much. One girl of 14 was in an orphanage. The mother and her five remaining children, aged 16, 12½, 10, 5, and 3, were all living in one small room, almost entirely dependent on the earnings of the one aged 16, a boy who gained 9s. a week. The ill-health of the mother prevented her going out to work. Nearly everything the family possessed was pawned; but, though their distress was very great, they had never applied for parish relief. The Committee placed the girl aged 12½ in a Training Home for Young Servants, from whence, when she is 13, she will be put into a situation. The girl of 10 they tried to place in a school, but her health not being sufficiently good to pass the medical examination required she was sent to a sea-side Convalescent Home for three months, as a lengthened stay at the sea-side was said to be the only thing to prevent her becoming a permanent invalid. The child of five was enabled to attend school. Sufficient things were redeemed from pawn to restore the family to comparative comfort, and some needlework obtained for the mother, who was thus enabled to add a few shillings to the weekly income.

Typical case of charitable relief to a widow.

When the parent of a child between 5 and 14 years of age, or the child, receives relief out of the workhouse, by way of weekly and other continuing allowance,† it is a condition of relief that, subject to reasonable excuses,‡ the child should attend school, if the child has not reached the third standard (1876), or is not entitled to take full time employment, or is required by the bye-laws of the School Board to attend school.§ The Guardians may in such cases give the parent 3*d.* a-week, or any less sum to pay for the child's schooling at a public elementary school chosen by the parent. They are not precluded, however, from allowing additional relief to the parent in consequence of the reduction of the parent's income by loss of the child's earnings. They may also pay for clothing for the child's attendance at school.||

Out relief, Poor Law assistance, and education.

* South St. Pancras.

† 39 & 40 Vict., c. 79, s. 40 (1876).

‡ For what are reasonable excuses, see 'Summary of Law,' &c., published by the London School Board, p. 64.

§ Bye-laws cannot be made with regard to children above the age of 13, therefore this last proviso will only apply to children under the age of 13.

|| See on the whole question, 'The Elementary Education Acts,' 1870 to 1880 by Hugh Owen. Knight & Co., 1881. See especially pp. 290 & 319.

XXXIX.—THE SCHOOL BOARD AND THE EDUCATION OF CHILDREN.

The School Board (Victoria Embankment) consists of 50 members, elected in numbers varying from four to seven from the ten boroughs of the City, Chelsea, Finsbury, Greenwich, Hackney, Lambeth, Marylebone, Southwark, Tower Hamlets, Westminster. The local work is entrusted to Divisional and Sub-divisional Committees, under whom serve paid superintendents of visitors. The school fees vary from 1*d.* in some parts of London, to 6*d.* per week. About half the children pay 2*d.*

General responsibilities of parents in regard to the education of their children.

The Education Act of 1876 declares that—‘It shall be the duty of the parent of every child (between the ages of 5 and 14), to cause such child to receive efficient elementary instruction in reading, writing, and arithmetic.’ To ensure the fulfilment of this duty, there are safeguards against the child being employed, unless sufficiently instructed, *i.e.* unless he has passed a certain ‘standard,’ and there are penalties against the parent if the child does not go to school. The following is a paper published by the London School Board. It puts the requirements of the Board very clearly, and as the compulsory education of the children is a domestic question, sometimes a domestic difficulty, in the households of the poor, and is frequently put forward as a grievance or a claim for help, the almoner should know what the requirements are.

‘I.—SUMMARY OF THE LAW RELATING TO THE ATTENDANCE AT SCHOOL OF CHILDREN BETWEEN 5 AND 14 YEARS OF AGE, AND TO THE EMPLOYMENT OF SUCH CHILDREN.

A. As to children between 5 and 13.

‘A child between five and thirteen years of age must attend a certified efficient school during the whole time for which such school is open.

‘Exceptions:—

‘(i.) A child between ten and thirteen years of age is not required to attend school for more than five attendances in each week, if such child shall be shown to the satisfaction of the School Board to be beneficially and necessarily employed, and shall have received a certificate from one of Her Majesty’s Inspectors that it has passed the *Third* Standard.

‘(ii.) A child between ten and thirteen years of age is not required to attend school at all, if such child shall have received a

certificate from one of Her Majesty's Inspectors that it has passed the *Sixth* Standard.

'The following are reasonable excuses for the non-attendance of a child at school:—

'(a) That the child is under efficient instruction in some other manner.

'(b) That the child is prevented from attending school by sickness or any unavoidable cause.

'(c) That there is no public elementary school open which the child can attend within two miles.

'The parent, or guardian, of any child who ought to attend but does not attend school, is liable upon conviction to a penalty not exceeding, with the costs, five shillings for each offence.

'Moreover, the employer of any child who ought to attend but does not attend school, is liable to a penalty not exceeding forty shillings for each offence.

'B. *As to children between 13 and 14.*

'No person, parent or other, may take into his employment any child between thirteen and fourteen years of age unless such child (a) shall have obtained a certificate that he has passed the *Fourth* Standard, or (b) shall have made 250 attendances in not more than two schools during each year for five preceding years, whether consecutive or not.

'The employer of a child between thirteen and fourteen years of age, who has not satisfied one of these two conditions, is liable to a penalty not exceeding forty shillings: and if such child is habitually absent from school, the parent is liable to successive penalties of five shillings each.

'II.—SUMMARY OF THE LAW RELATING TO THE PAYMENT OR
REMISSION OF FEES.

'The parent may select the school for his child, and is liable for the payment of the school fee in advance. But if he be unable, from poverty, to pay the school fee, he must apply either to the School Board or to the Guardians of the Poor for the Parish where he lives, in conformity with the following regulations:—

'(a) If the parent select a board school, the School Board, on his application, may, if they think fit, remit the school fee: and the parent need not, in this case, apply to the Guardians, unless he is in receipt of parochial relief.

'(b) The Guardians, if satisfied of the poverty of the parent,

must pay the school fee, not exceeding, 3*d.* a week, of the child, in any public elementary school which the parent may select.

‘(c) The payment or remission of the school fee will not subject the parent to any disability.

‘28*th* July, 1881.’

The addresses of the School Board schools in each Union are entered in the Local Lists (p. 717 &c.)

XL.—LIMITATIONS ON THE EMPLOYMENT OF CHILDREN.*

Limitations
as to the
hours of
work of
children.

As the children are so often assistant wage-earners in the family, it may be well to mention the conditions under which they may work in non-textile factories and workshops. They cannot work under 10 years of age. After that age they may be employed in sets, *i.e.* on alternate days from 6 or 7 a.m. to 1 p.m. or dinner time, or from 12.30 or 1 p.m. to 6 or 7; or they may be employed on the whole of alternate days from 6 or 7 a.m. to 6 or 7 p.m. Saturday is a half-holiday. On either the alternate days or the alternate mornings or afternoons in which the child is not at work, it must attend school; due allowance being made for reasonable causes of absence, as defined in the School Board paper quoted above. If a child does not keep the required attendances, one week, he cannot be employed the next until he has made up the deficiency. The age at which a child may take factory or any other work is limited not by the Factory and Workshops Act, but by the bye-laws of the School Board. These limitations are set down in I. (1) p. 64. And if a child is by the bye-laws exempted from further school attendance and works in a factory, it cannot work full time, but must attend half time at school under the Factory Act. Each week the occupier of the factory or workshop receives a certificate of attendances from the teacher of the school attended by the child—to be produced to the inspector if required, within the next two months. The child's schooling may be paid weekly by the occupier as a deduction, not exceeding three-pence or one twelfth, from the child's wages. †

Children's
certificate of
fitness to
work.

Persons under 16 cannot be employed beyond 7 or 13 days unless a certificate of birth has been obtained by the ‘occupier’ of the factory (or employer), with a certificate of fitness from the certifying surgeon of the district. And if the inspector considers

* Factory and Workshops Act, 1878; 41 Vict., c. 16.

† See The Factory and Workshop Act, 1878, with introduction, copious notes, and an elaborate index, by Alexander Redgrave, Esq., C.B., 1879.

any such person incapacitated for working the full time allowed by law, he may require the employment of the child to be discontinued, unless the certifying surgeon personally examines the child and certifies to his ability.

No male person above 14 and under 18, and no female above 18 can be employed for more than ten and a half hours a day exclusive of meal times, with a half-holiday on Saturdays.

Limitations
on working
hours of
adults.

Infringements of the Act should be reported to the Inspector of Factories, Mr. A. Redgrave, Home Office.

XLI.—CHILDREN WHO ARE MORALLY NEGLECTED OR REFRACTORY.

The cases which are most difficult to decide upon are those in which the parent does not fulfil his responsibilities, and the choice appears to lie between removing from him a natural obligation, and thus allowing him to expend on his pleasures a larger part of the proceeds of his labour, or sacrificing the future life of the child to the indifference of the parents. The difficulties that surround the question may be indicated by two or three sentences from the last Report of the Inspector of Reformatory and Industrial Schools:—

Difficulties
in dealing
with neg-
lected
children.

The law gives full authority to magistrates to force the parent to contribute towards the child's maintenance in our schools, but the abject poverty of the class from which the children are usually drawn, and the difficulties under the Summary Jurisdiction Act of enforcing the collection, contribute to keep down the amount by which the Treasury benefits. . . . I cannot urge too strongly that the parent, whose neglect or bad example have been more to blame in most instances than the special depravity of his child, should be made to share in the punishment, and should not, by being too lightly taxed, be placed in a better position as regards the maintenance and education of his child than men who, equally poor, have been more attentive to their parental duties. The latter has out of his earnings to find food, clothing, and school pence for his children. The former (at the best at a small cost, more frequently for nothing) gets rid of all responsibility with regard to his child, who is better clothed, better fed, and as well educated, and when ready to be discharged from the school of detention finds employment provided for him by the school authorities. Under these circumstances we need not wonder if we find parents frequently driving their children into truancy, so as to qualify for an industrial school, rather than endeavouring to keep them out. For this the only remedy is to make such orders on the parent as will act as a deterrent, and to take care that these orders are rigorously enforced.

Scarcely as many boys go to sea from our ships as we have a right to expect; this is very much due to the action of the parents, who, careless to a culpable degree about their children when they are of an age to be a burden to them, evince an extraordinary affection for them and a great desire to have them at home when they arrive at an age when anything can be gained by their work. They, too often, use their influence to prevent their boys following up the life they

have been educated for, and throw every obstacle in the way of their going to sea on discharge. Much would be gained if controlling powers could be given to managers of industrial training ships until the lad is seventeen or eighteen years of age.

The lightness of the pressure of parental responsibility may be further tested by the following figures. There are 64 reformatory schools, and there were under detention 5,852 boys and 1,218 girls on December 21, 1880. There were in 1880, 1,656 admissions; 1,372 boys, 284 girls. In 327 cases the parents were excused payment on account of poverty. In 763, they were directed to contribute from 6*d.* to 5*s.* a week. The reformatory schools cost £134,079, which was met (besides other receipts) by the Treasury allowance of £91,780; voluntary subscriptions, £6,005; and payments by parents, £5,972; a decrease of £342 over the last year.

There were (December 30, 1880) 130 industrial schools, to which 3,363 boys and 654 girls were admitted; 191 more than the year before. The Treasury allowance was £167,639; voluntary subscriptions, £29,260; payments by parents, £16,999; an increase of £247.

It is clear from this that the difficulty that is found in the administration of the Poor-Law reasserts itself. Parents are unscrupulous and ready to secure any small advantage in the battle of life. Any provision of relief by the State must be in part punitive or repellant, or it will be too readily accepted. If the State, with its legal powers of exacting payment, is unable to cope with the difficulty of enforcing parental obligations, charity is weaker still, and her interference in these cases is productive of evil without any redeeming feature. Also, while there is this vast State machinery for dealing with this class of cases, charity, as in its co-operation with the Poor-Law, should leave to it its proper work, and should restrict itself to the exceptional case, which it would be unjust to treat as one of the mass, or which cannot be included in the terms of the Acts. Thus guarding itself, charity may find it well to help parents whose children require for a short period special discipline or training, by obtaining their admission to homes. Many homes for various classes are mentioned in the Register.

The following is an instance of the cases for which, we think, admission to homes is frequently wrongly obtained, but in which if anything should be done, it should be done by the means provided by the State. Two girls, 11 and 8 years of age, whose mother is dead and whose father can earn 30*s.* a week when in work, are utterly uncared for. The parents have never received parish relief. There are four uncles, aged 21, 19, 16, 14; all but the last are occupied, and earn 30*s.*, 20*s.*, and 6*s.* respectively. None of them are married. There are four aunts: one a servant earning

A typical case of admission to a home wrongly given.

5s. a week ; one a nurse earning the same sum ; one a rag and bone dealer ; and one a mission woman. The earnings of the two latter cannot be ascertained. The aunt who is a servant has one of the children, but her mistress will not allow her to keep the child any longer. The father is very often out of work, and even when he is in work the home is wretched, and the influence on the young children is most injurious. To take these children from a family whose weekly earnings amount to 66s., excluding those whose earnings are not stated—while the father, if he keeps steady, can earn 30s. a week—appears to us a doubtful kindness. Either the father and family should be induced to support them, placing them with neighbours, or providing for them in some other way, or the School Board or some public authority should interfere. The interest which charitable people take in such cases leads the relations to expect help. In this instance the children were placed in a home for some time, the father promising to contribute. But the contributions soon ceased, and the children without payment could not be kept at the home, and they were thus summarily thrown on the hands of the person who had taken up the case, who had no means of continuing to pay for them. What then are the conditions of the assistance granted by law ? They will be found in the three following sections.

XLII.—CERTIFIED INDUSTRIAL SCHOOLS.

These are schools in which ‘ industrial training is provided, and in which children are lodged, clothed, and fed, as well as taught.’ Their rules have to be approved by the Secretary of State, and they are under the inspection of the Home Office. Reformatory schools (*see below*) are for children between the ages of 10 and 16 who have been convicted of an offence punishable with penal servitude or imprisonment. Industrial schools are for children ‘ apparently ’ under 14, exposed to vice and crime. A child may not be detained in such a school beyond the age of 16, except with his own consent in writing. In the Industrial Schools Act, four classes are specifically mentioned.* (1). A child—

For whom
certified
industrial
schools are
intended.

‘ Found begging or receiving alms (whether actually or under the pretext of selling or offering for sale anything), or being in any street or public place for the purpose of so begging or receiving alms ;

‘ Found wandering, and not having any home or settled place of abode, or proper guardianship, or visible means of subsistence ;

* 29 & 30 Vict .c. 118.

'Found destitute, either being an orphan or having a surviving parent who is undergoing penal servitude or imprisonment;

'Frequenting the company of reputed thieves;*

'Lodging, &c., with prostitutes, or in a house frequented by them, or frequenting their company.†

Any person may bring before two justices or a magistrate any child, apparently under the age of 14 years, that comes under any of the above descriptions.

If the magistrate finds that the child does in fact come under one of these descriptions, and he thinks it expedient to deal with him under the Act, he may send him to a certified industrial school.

The other classes of children that may be dealt with under the Act are—

Child-offenders under 12 years of age.

(2) A child apparently under 12 years of age who is 'charged before two justices or a magistrate with an offence punishable by imprisonment or a less punishment, but has not been convicted in England of felony or in Scotland of theft.' The magistrate may order the child to be sent to an industrial school—'regard being had to his age and the circumstances of the case.'

Children beyond control.

(3) A child apparently under the age of 14 brought before the magistrate by his parent, step-parent, or guardian, who represents that he is unable to control him and desires him to be sent to an industrial school. In this case the magistrate may deal with the child under the Act, if on inquiry he is satisfied that it is expedient to do so.

Children in Poor-Law schools under 14.

(4) A child apparently under the age of 14 in a workhouse or pauper school, or in a district pauper school, who is represented by the Board of Guardians or School Board of Management or Parochial Board as being refractory, or the child of parents either of whom has been convicted of a crime or an offence punishable with penal servitude or imprisonment. In this case the magistrate may give a similar order, if he thinks it expedient.

Arrangements for sending child, etc.

It is not necessary that the school to which the child is sent should be within the jurisdiction of the justices or magistrate that make the order.

The order must specify the time for which the child is to be detained at the school; but it cannot extend beyond the time when the child reaches the age of 16. A school conducted in accordance with the child's religious persuasion, which is entered on the order,

* By subsequent Acts (34 & 35 Vict., c. 112 s. 4) any children of a woman convicted of crime or against whom a previous conviction of a crime is proved, may, if under 14 years of age at the time of their mother's last conviction, having no visible means of subsistence, and being without proper guardianship, be sent to an industrial school by a magistrate, under the Industrial Schools Act.

† Industrial Schools Amendment Act, 1880, 43 & 44 Vict., c. 15, s. 1.

must be chosen. If such a school is not chosen, the 'parent, step-parent, guardian,' or if there be none of these, 'the god-parent or nearest adult relative' may object, and upon proof being forthcoming in regard to the child's religious persuasion, the child may then be sent to another school. The application to the magistrate must, however, be made either before the child has been sent to a certified industrial school, or within thirty days of his arrival at such a school. The applicant must also show that the managers of the school he names are willing to receive the child.

At the school the child has religious instruction from a minister of his own persuasion.

Pending inquiry or the choice of a home, the magistrate may order that the child be detained for not more than seven days in the workhouse of the Union where he was found a resident. The expense of conveyance to the school is defrayed by the police authorities.

At the school the managers may arrange that the child be lodged at the dwelling of his parent or of any trustworthy or respectable person, while they teach, train, clothe, and feed him as if he were in the school itself. If they do this, they must report it to the Secretary of State. After 18 months of the detention they may allow him to lodge with any trustworthy or respectable person to whom they give a license for this purpose. This license must be renewed every three months. A child 'placed out on license' may be apprenticed, though the period of detention may not have expired. To be apprenticed he must have conducted himself well during his absence from the school.

Placing out children sent to industrial school on license.

The offences of a child punishable by law while he is liable to be detained at an industrial school, and whether he be lodging at the school or not, are these :—

Discipline of children at industrial schools.

(1) If, being apparently above 10 years of age, he wilfully neglects and wilfully refuses to conform to the rules of the school, he may on summary conviction be imprisoned for not less than 14 days and not more than three months, with or without hard labour; and he may subsequently be sent to a certified reformatory school.

(2) If he escapes from school or neglects to attend thereat, he may be apprehended without warrant, brought before a magistrate, and sent, at the expense of the school managers, to be detained at the school until his time expires.

(3) Should the child convicted of this offence be apparently above 10 years of age, he may, instead of being sent back to school, be punished as above (1).

For the custody and maintenance of children, grants are made from the Treasury. In the case of children sent on the application of their parents, step-parents, or guardians, the Government grant cannot exceed 2s. per head per week. The parents are liable, if of

sufficient ability, to pay 5s. a week ; and if this sum is not paid, the magistrate may require its payment, or that of any less sum which he may think fit, for a specific time or until further order. When the amount of the payment ordered exceeds the amount paid in respect of any child by the Treasury, the balance is paid to the school managers.

The Secretary of State may order the transfer of a child from one industrial school to another.

XLIII.—REFORMATORY SCHOOLS.

Conditions
of admission
to reforma-
tory schools.

The conditions of admission to reformatory schools are these :—The offender must be, in the opinion of the magistrate before whom he is charged, less than 16 years of age. He must have been convicted of an offence punishable with penal servitude or imprisonment. He may then be sentenced to imprisonment for ten days or longer, and subsequently sent to a reformatory school for as many as five and not less than two years.

A child of less than 10 years of age cannot be sent to a reformatory unless he has been previously charged with an offence punishable with penal servitude and imprisonment, or sentenced by a Judge of Assize or Court of General or Quarter Sessions. There are provisions in regard to reformatory schools similar to those in the Industrial Schools Act relating to the religious persuasion of the child, placing him out on license, his apprenticeship, &c. &c.

XLIV.—THE SCHOOL BOARD AUTHORITIES AND INDUSTRIAL AND TRUANT SCHOOLS.*

Powers of
School
Board in
regard to
neglected
children.

It is best probably to refer to the School Board authorities in the first instance in cases of the habitual neglect of children. 'If,' says the Education Act of 1876 (39 and 40 Vict., c. 79, s. 11) 'either (1) the parent of any child above the age of five years who is, under this Act (*see* above p. 64), prohibited from being taken into full time employment, habitually and without reasonable excuse neglect to provide efficient elementary instruction for his child ; or (2) any child is found habitually wandering, or not under proper control, or in the company of rogues, vagabonds, disorderly persons, or reputed criminals, it *shall* be the duty of the local authority, after due warning to the parent of such child, to complain to a court of summary jurisdiction.' The local authority is the School Board.

* *See* The Elementary Education Acts, 1870 to 1880, by Hugh Owen ; *see* especially pp. 254 *et seq.*

The magistrate may then make an attendance order, and if the child does not go to school the parent is fined 5s.; or if he has used all reasonable effort to get the child to school, the child may be sent to a day industrial school, or to a certified industrial school. If there is further noncompliance there are further similar penalties. By the 13th section of the Act, if the School Board 'are informed by any person of any child in their jurisdiction who is stated by that person to be *liable to be ordered* by a court under this Act to attend school, or to be sent under this Act or the Industrial Schools Act, 1866, to an industrial school, it shall be the duty of the School Board 'to take proceedings under this Act or the Industrial Schools Act, 1866, unless' the Board 'think it is inexpedient to take such proceedings.' If then any almoner or district visitor finds a child habitually away from school or neglected, he should write to the superintendent of the visitors in that division of the School Board.

Attendance orders.

There is one advantage in putting the School Board in motion, viz.: that, whereas by the Industrial Schools Act a child is not allowed to have a license to live outside the home until 18 months have expired, a child sent on the representation of the School Board can receive a license any time after one month's stay at the school. *

In October 1881 the London School Board had under their management three industrial schools, and 840 places reserved for the use of the Board in schools under voluntary management; and there were 3,078 children in industrial schools who had been sent on their representations. They have now an industrial school at Brentwood, and the *Shaftesbury* training ship, in which is accommodation for 500 boys, is the third. At Upton House they have a truant school—'a penal school for children over whom their parents have lost control.'† 'The term of duration is short—on an average three months—the discipline sharper, and the life less agreeable than in our other industrial schools: drill, for instance, being substituted for a portion of the ordinary play hours.' A second truant school for 100 boys is to be built at Willesden.

Industrial schools of the London School Board.

Besides these schools, certified day industrial schools may be established if owing to the circumstances of any class of the population in any school the district Secretary of State thinks them desirable for the proper training and control of the children. In such schools industrial training, elementary education, and one or more meals a day, but not lodging, are provided. ‡

Certified day industrial schools.

* 39 & 40 Vict., c. 79 s. 15. See Elementary Education Acts, 1870 to 1880, by Hugh Owen, p. 262.

† Statement of the Chairman of the London School Board, October 6, 1881.

‡ Education Act, 39 & 40 Vict., c. 79, s. 16.

Children who may be sent to industrial schools under the Industrial Schools Act may, under 'an order of detention' be sent, at the discretion of the court, to a certified day industrial school, if they are under 14 and found begging or receiving alms, &c. (*see* above, p. 69), or frequenting the company of thieves, or, being under 12, are charged with an offence punishable by imprisonment or any less punishment, but not convicted in England or Ireland of felony, in Scotland of theft, or, being under 14 and under the care of a parent, are refractory.* The child is then detained daily during school hours, but he cannot be kept in this detention beyond three years or beyond the age of 14.

The certified day industrial schools are supported by grants from the School Board, by grants from the Treasury of not more than 1s. a head per week, and by contributions from the parents of not more than 2s. per week. If the parent is unable to pay, the Guardians, if satisfied of his inability to do so, may 'give him sufficient relief to pay the said sum.' Children are also received into day industrial schools under an attendance order or without any order. The parent then pays not less than 1s. a week, and the Treasury not more than 6d. per week for the child.

There are at present no certified day industrial schools in the metropolis.

XLV.—THE BLIND, DEAF, AND DUMB—THE POWERS OF THE GUARDIANS.

Blind, deaf,
and dumb
children.

The following case (one of many) shows the nature of the difficulty of assisting the blind, deaf, and dumb children:—

A deaf and dumb child, now 7 years old, is the daughter of a clerk, who died leaving five children. The widow has been assisted by the Committee. Some of her children have been provided for. This child they desired to assist by obtaining her maintenance through the Board of Guardians, while she was educated at one of the centres of the London School Board at which the deaf and dumb are taught. The nearest centre was too far from her mother's home to allow of her continuing to stay there, and at the same time attend school. Admission could be obtained for her at one of the Ladies' Christian Homes for Deaf and Dumb Children, and the Guardians had the power of paying for her there. The mother was residing in St. Giles's, but she had a settlement in the Islington Union. It was undesirable that she should return to Islington, and so long as her settlement in Islington was unbroken, the St. Giles's Guardians would not assist the case. Afterwards, when she had acquired a settlement in St. Giles's, they would not put in force their permissive powers. Eventually a charitable person was found, who undertook to make the payments necessary for maintaining the girl at the home.

* Order in Council, art. 12; *see* Owen; pp. 264, 568.

The powers of the Guardians are these :—

(1) They may, subject to the sanction of the Local Government Board in each case, send any poor deaf and dumb or blind child to any school fitted for its reception, though the school has not been certified by the Local Government Board.*

(2) They may send blind, deaf, lame, deformed and idiotic persons to any school certified by the Local Government Board, supported wholly or partially by voluntary contributions, so long as the total payment does not exceed what would be the cost of maintenance in the workhouse,† which is estimated at 7s. a week. The consent of the parents is necessary, unless the child be orphan or deserted. The child's consent is required if it be more than 14 years of age.

(3) They may provide for the reception, maintenance, and instruction of any *adult* pauper, being blind or deaf and dumb, in any hospital or institution established for the reception of persons suffering under such infirmities, and may pay the charges including conveyance thither.‡

Blind, &c.,
adults or
children.

(4) The Guardians may, with the consent of the Local Government Board, 'subscribe towards any asylum or institution for blind persons, or for deaf and dumb persons.' §

It may be noted that the parent does not become a pauper by relief given to a blind or deaf and dumb child. || He is liable to pay, if he has the means, but the relief is not relief to him, so as to make him removable.

The Guardians may thus pay a large contribution towards the schooling and maintenance of blind, deaf, and dumb children, and the entire cost of the maintenance of such adults.

XLVI.—THE BLIND DEAF AND DUMB: THE PROVISION MADE BY THE SCHOOL BOARD.

There is, generally speaking, such insufficient means for educating and training these children, that every opportunity should be taken for turning to account the permissive powers of the Guardians and the machinery of the School Board. In this way by degrees, a distribution of work between these bodies and the charities may be effected.

* 31 & 32 Vict., c. 122, s. 42.

† 25 & 26 Vict., c. 43, ss. 1 & 10; Glen's Poor Law Statutes, vol. ii. p. 1174.

‡ 30 & 31 Vict., c. 106, s. 21.

§ 42 & 43 Vict., c. 54, s. 10.

|| 4 & 5 Will. IV., c. 76, s. 58.

The School Board has to provide education for blind and deaf and dumb children no less than for others.

The Board has accordingly established 29 centres for the instruction of blind children. At these centres 103 children at present attend from 49 of the School Board and other schools. A list of the School Board schools at which blind children are taught will be found on p. 142. The child attends a school near its residence for ordinary work, and goes to one of the centres for special instruction. The only fee is that of the school where the child is registered. It ranges from 1*d.* to 6*d.* The percentage of attendance at all the classes for the same time is 79. Ninety-five children are on the books of the School Board as attending these classes. There is a superintendent and four teachers who give their whole time, and one who gives half-time. From the report of the superintendent it would appear that the instruction is thorough. 'As there was a possibility,' he says, 'of a vacancy at the Royal Normal College for the Blind, 25 candidates between the ages of 10 and 14 were sent up. In the preliminary examination these children, only one of whom had been in school more than two years, compared most favourably, as regards actual attainments and general intelligence, with candidates from two to five years older, who had been in instruction six or eight years. Braille's type, in which writing and reading go hand in hand, is learned by all, and usually Moon's type also, as the blind child is thus the sooner prepared to read with the class of sighted children to which it belongs.'*

For the instruction of the Deaf and Dumb there are now four centres. The addresses of these will be found in the Register, p. 154. The fees charged are 2*d.* a week. One hundred and eighty-two children are on the books. There are eight teachers; three of these give half their time. The teaching is in the oral system. The arrangements for the attendance of children is similar to those for the blind. The superintendents of visitors send to the central office of the Board lists of the names and addresses of deaf children. They are then, if found suitable, sent to the nearest centre of instruction. If there is no centre within reach, they can only attend the neighbouring ordinary school, until a centre is established in the locality. The establishment of a new centre depends on (1) the number of deaf children; (2) whether suitable school accommodation can be found, and (3) whether qualified teachers on the oral system can be obtained. To enable children, whose parents live too far away, to attend school punctually, homes have been opened, independent of the School Board. Some of the

* For these particulars we are indebted to the clerk of the London School Board.

children go to these homes from the Monday to the Friday. Those who live more than three miles away are allowed to remain over Sunday. In exceptional cases, when the child has no proper home to go to, it may be kept throughout the year. Particulars regarding these homes for deaf and dumb children will be found in the Register, p. 156.

An almoner on hearing of a blind, or a deaf and dumb child who does not go to school, should communicate with the superintendent of the School Board visitors in the Division or with the clerk of the School Board, Victoria Embankment, E.C.

XLVII.—THE METROPOLITAN ASYLUMS BOARD.

As the charge of idiots and imbeciles and harmless lunatics is in London entrusted to the Metropolitan Asylums Board, who have also powers in regard to the supply of accommodation for the sick—the subject to which we pass next—it is convenient to state here the constitution of that Board. The Metropolitan Asylums Board was established under what is commonly called Hardy's Act—the Metropolitan Poor Act 1867. The Local Government Board were empowered to combine into districts 'unions or parishes, or unions and parishes' in the metropolis for the provision of asylums 'for the reception and relief of the sick, insane or infirm, or other class or classes of the poor chargeable in unions or parishes in the metropolis.' Accordingly in May of that year the Board formed the metropolis into one Asylums District, under a Board of management of 45 elective and nominated managers. The former are elected by the Guardians; the latter, 15 in number, appointed by the Local Government Board. Elected members must be rated to the poor rate within the Asylum District upon a net annual value of not less than £40. They serve for three years. The Board has under its supervision the training ship *Hamouth* (p. 389), four asylums, two fever and four small-pox hospitals.*

XLVIII.—LUNATICS. †

The almoner may in the course of his work have occasion to

* The small-pox hospital at Hampstead is not included; it is closed. The Metropolitan Asylums Board had also till recently the 'Atlas' as a temporary hospital ship for small-pox cases.

† See on the whole subject The Lunacy Acts, with an introductory commentary by Danby. P. Fry, Second Edition, Knight & Co., 1877.

deal with cases of lunatic persons above the pauper class, for which he may desire to find accommodation. Or he may have to make arrangements for cases of pauper lunatics, and cases of lunatics wandering at large.

(1) Non-pauper lunatics.—The Commissioners in Lunacy (19 Whitehall Place) are a central board of supervision in regard to the care and maintenance of lunatics. There are, besides the provision made for harmless lunatics by the Metropolitan Asylums Board, to be referred to below, licensed houses, unlicensed houses, registered hospitals, and county and borough asylums. A lunatic is defined as ‘any person found by inquisition idiot, lunatic, or of unsound mind, incapable of managing himself and his affairs.’* If lunacy is alleged, the Lord Chancellor and Lords Justices entrusted with this jurisdiction, or the Masters in Lunacy, acting under the Lord Chancellor’s directions, can hold ‘inquisition,’ and on the verdict of a jury, or in certain circumstances, on the certificate of the Masters in Lunacy, or on the report of the Commissioners in Lunacy, arrange for the care of the lunatic and the management of his property.† If the property does not exceed 1,000*l.* in value, or an income of not more than 50*l.* a year, the Lord Chancellor may, if satisfied (on the report of one of the Masters in Lunacy, or by the report of the Commissioners in Lunacy, or by affidavit or otherwise) that the person is of unsound mind and incapable of managing his affairs, after due notice to the alleged lunatic, make an order for rendering the property or the income available for carrying on his trade.‡

It is well in the case of persons above the pauper class (in trouble on account of alleged lunacy in one of the family), to recommend them to write to the secretary to the Lunacy Commissioners.

State institutions for lunatics.

A lunatic may be placed with relations or in an unlicensed house, *i.e.* one in which only one patient is boarded. He may also be placed in a licensed house or a registered hospital. Licensed houses are private licensed asylums. Registered hospitals (such as Bethlehem Hospital, Lambeth Road, and St. Luke’s, Old Street) are charitable, or partly charitable institutions, and registered.§ To county and borough asylums (such as Hanwell), non-pauper lunatics may also be sent if there is room; and in that case the patient must submit to the rules laid down for pauper patients.

A person conscious of a want of power of self-control, or of addiction to intemperate habits, or of a liability to an attack or

* 16 & 17 Vict., c. 70.

† See Fry, p. 20.

‡ See Fry, p. 27.

§ See Fry, pp. 29 and 37.

recurrence of mental malady, may become a voluntary boarder in registered hospitals.*

(2) Lunatics found wandering at large.—In these cases or those of pauper lunatics, the almoner should at once communicate with a relieving officer, or the medical officer of the Guardians, or in case of emergency with a policeman.

Lunatics at large.

Relieving officers and constables are bound to take before the justice in whose jurisdiction he is found, any person who is or who is deemed to be lunatic, and who is wandering at large, or not under proper care.† Any person may notify to a relieving officer, constable, or to the justice, that a lunatic is wandering at large, or not under proper care. A relieving officer or constable who shall have knowledge of any such lunatic, must give information to the justice within three days. If the case is that of a lunatic wandering at large, the justice may, on medical certificate, and after examination either in court, or at the lunatic's house, order that he be sent to an asylum, or if there is no room in the asylum, to a hospital or licensed house. If the case is that of a lunatic not properly cared for, two justices must give the order for detention. These orders may be suspended for 14 days by the justice, who in that case must direct or make arrangements for the lunatic's care and control in the interim; or the medical officer can, on medical certificate, for medical reasons postpone the order for removal for the same time. On the order of the justice, the medical officer is paid, and the cost of removal is met by the Guardians of the Union in which the lunatic is found, or when his settlement has been ascertained by the Union to which the lunatic is chargeable—subject to these expenses being reimbursed from the estate of the lunatic if it be sufficient (*see below*). Medical officers of the Union, like constables and relieving officers, must, within three days, give notice to a justice of any person who is, or is deemed to be, a lunatic wandering at large, or not under proper care. The removal, on the justice's order, must be made by the constable or relieving officer, as the case may be.

A relative or friend may retain a lunatic who is found wandering at large, if the justice before whom he is brought, or the visitors of the asylum in which he is or is intended to be placed, are satisfied that he will be properly taken care of.

A lunatic who is found wandering at large, and is sent to an asylum, hospital, or house, is treated as a pauper. But the expenses to which the Union is put on his account may be reimbursed to the Union by an order of the justice, if he has an estate, real or personal, applicable to his maintenance, and more than sufficient to maintain

* *See Fry*, p. 40.

† 16 & 17 Vict., c. 97, s. 68. Lunatic Asylum Act, 1853. *See Fry*, p. 80.

his family. In the case of lunatics *not under proper care*, two justices have this power.

In the metropolis, whenever any child supposed to have strayed, or any insane person wandering abroad whose friends or relations are unknown, shall have been received into any workhouse, the master has to place a notice at the workhouse gate, and send a notice to each of the three nearest police stations. If within twenty-four hours no claim or inquiry has been made, the master has to send a copy of the notice to the clerk of the Board of Guardians, who has forthwith to send thirty-six copies of the notice to the Commissioners of the Metropolitan Police, and twelve to the Commissioner of the City Police.*

Pauper
lunatics.

(3) Pauper lunatics.—If a pauper lunatic, not found wandering at large, or improperly cared for, should be admitted to an asylum, the medical officer has to give written notice to the relieving officer within three days; and the relieving officer, informed, in this or any other way, must within three days give notice to some justice who will order that the lunatic be brought before him or some other justice, within three days.† On medical certificate ‘that the pauper is a lunatic, and a proper person to be taken charge of and detained under care and treatment,’ order may be given by the justices for the lunatic’s detention in an asylum. If the Union medical officer and the medical practitioner called in by the justices both give certificates in favour of his detention, the justice must make the order for it. If the lunatic cannot be brought before a justice on account of his health, or any other cause, he may be examined at his home by the officiating clergyman of the parish and the relieving officer, with the aid of the medical officer, and an order may be given by the two former for his detention. The officiating clergyman may be the workhouse chaplain. If the Union medical officer and another medical practitioner called in by the clergyman give a certificate in favour of detention, there is no alternative but to make the required order. Two of the Commissioners in Lunacy also may make an order for removal, on the certificate of a medical man, after visiting the pauper or alleged lunatic, and satisfying themselves that he is a proper person to be taken charge of and detained under care and treatment.

A pauper lunatic must be removed to an asylum within seven days from the signing of the order regarding him. If incorrect, it may be amended within fourteen days.

Provision
for pauper

(4) County or Borough Asylums.*—The justices of every county or borough are required (16 & 17 Vict., c. 97, 1853) to provide

* See Glen’s Archibold (1873), 202. Order of Poor Law Commissioners, December 3, 1841.

† Fry, pp. 307 to 310

accommodation for pauper lunatics out of the rates, by erecting an asylum, or by combining with other counties or boroughs to provide it, or by arranging with the subscribers of any lunatic asylum for the supply of the required accommodation. Every asylum is placed under the control of a Committee of Visitors, and two members at least of the Committee have to visit once at least in every two months. The Committee report annually to the justices of the peace.

and other
lunatics in
county
asylums.

The Guardians, or any medical officer acting on their behalf, may visit pauper lunatics at any time, unless the medical officer of the asylum thinks it injurious to the patient's health. Every half year a statement of the condition of the pauper lunatics is sent to the Guardians.

Commissioners of Lunacy have to visit all county and borough asylums at least once in the year. The Lord Chancellor, or the Home Secretary, may direct inquiry regarding any particular case, or in regard to the state of any asylum.

The discharge of a lunatic pauper is thus made:—Any three of the visitors of the asylum, or two visitors on the written advice of the medical officer, may order a discharge. This is notified to the relieving officer of the Union from which he was sent. Relatives or friends of a pauper lunatic confined in an asylum may apply to the Committee of Visitors, and on satisfying them that the lunatic shall no longer be chargeable to the Union, but properly cared for and guarded, he may be placed in their custody and discharged.

If there is no room in the county or borough asylum, the lunatic may be sent to an unlicensed house, or hospital or licensed house. The Union medical officer, if he is in an unlicensed house, has to visit him, quarterly to ascertain whether he is properly taken care of, or may properly remain out of an asylum, and to report. In these cases the Guardians may maintain the lunatic by out-relief.†

Pauper lunatics in licensed houses or hospitals may be visited by the Guardians or their medical representative. They may be discharged or removed, on a minute of the Board, produced to the superintendent of the house or hospital, unless he certifies the patient to be dangerous and unfit to be at large; in that case the consent of the commissioners and visitors is required. The commissioners and visitors have also powers of discharge.

With regard to the detention of insane persons in workhouses, the Poor-Law Board have ordered that no pauper of unsound mind, who may be dangerous or who may have been reported as such by

Insane
persons in
Workhouses

* Fry, p. 338, etc.

† Fry, p. 326.

the medical officer, or who may require habitual or frequent restraint, shall be detained in a workhouse more than 14 days. The medical officer has to certify that he is a proper person to be kept in a workhouse.

Liabilities
of relations
of lunatics.

The liabilities of relations in regard to pauper lunatics do not differ from their liabilities in regard to other paupers. A husband liable for the maintenance of his lunatic wife.* (*See also pp. 34 and 35.*)

The clerk to the Guardians in each Union has to prepare annually on January 1, or as soon after as may be, a list of all the pauper lunatics.

Harmless
lunatics.

(5) Harmless lunatics.—Harmless pauper lunatics are, in the metropolis, provided for in the institutions under the Metropolitan Asylums Board. These are the Leavesden Asylum, near Watford, Herts, and the Caterham Asylum, Surrey. The inmates must be insane † paupers, who are such harmless persons of the chronic or imbecile class as could be lawfully retained in a workhouse; but no dangerous or curable persons, such as would require to be sent to a lunatic asylum. The admission is by order signed by the clerk to the Board of Guardians: a medical certificate and report accompany the order. If the patient is discharged from the asylum, the asylum clerk has to notify the fact to the clerk of the Board of Guardians and to the nearest known relatives of the pauper. He has to be removed within seven days.

XLIX.—IDIOTS AND IMBECILES.

For the treatment of cases of idiots and imbeciles the Guardians have also large permissive powers. They may, with the consent of the Local Government Board, send an idiotic pauper to an asylum or establishment for the reception and relief of idiots maintained at the charge of the county rate or by private subscription. ‡

For imbecile children in the Metropolitan Poor-Law area, the Metropolitan Asylums Board has an asylum at Darenth. And at the same place and under the same management is an asylum for adult imbeciles. Cases of paupers are admitted to these institutions through the Guardians. Application should be made to the relieving officer.

* 13 & 14 Vict., c. 101, s. 5.

† Local Government Board Order, February 10, 1875.

‡ 31 & 32 Vict., c. 122, s. 13.

L.—FEVER AND SMALL-POX.

The fever hospitals of the Metropolitan Asylums Board are the Homerton Fever Hospital, The Grove, Homerton, and the Stockwell Fever Hospital, London Road, Stockwell. The small-pox hospitals are at The Grove, Homerton, and at London Road, Stockwell, at Fulham, and at Deptford.* (*See Register*, p. 213.)

Paupers must be such only as are infected or suffering from fever or small-pox.† They are admitted on an order, filled up and signed by a relieving-officer, or master of a workhouse, accompanied by a certificate from the medical officer of the workhouse or district.

Any person who presents himself at an asylum without the order and certificate may be admitted by the medical superintendent, if a refusal of admission would be attended with dangerous results; but a notice must be sent to the Guardians of the Union in which the patient last passed the night.

The Metropolitan Asylums Board has, with the consent of the Local Government Board, the power of contracting with the vestries or District Boards—or, in the City, the Commissioners of Sewers—the local authorities in the metropolis, for the reception in the hospitals of the Asylums Board of any person suffering, within the district of the local authority, from any dangerous infectious disorder. The local authority has the power of recovering the cost from the patient.

The almoner, in any epidemic or in individual cases of cholera, small-pox, scarlet fever, diphtheria, &c., will find it useful to consult the papers of instructions issued in the cheapest form by the Local Government Board.‡ Indeed he ought to make himself acquainted

* A Small-pox Hospital is sometimes used for Fever Patients, or partly for Small-pox and partly for Fever. A similar change is sometimes made in the class of patients received in the Fever Hospitals.

† Local Government Board Order, February 10, 1875.

‡ Precautions against the infection of Cholera—Circular for distribution, issued by the Local Government Board, July 5th, 1873, 50 copies, 2s. 6d.; 100, 5s.

Precautions against Cholera—Placard for posting, 100, 6s.

Memorandum of Privy Council on Disinfection, price 1s. 6d. per doz., or 8s. 6d. per 100.

Plain advice to all during the visitation of Cholera—Folio sheet, 3s. per 100.

Precautions against Small-pox for Boards of Guardians, Local Boards, and other authorities. By J. B. Hutchins, of the Medical Department of the Privy Council, 6d. each, or 5s. per dozen.

Precautions against Scarlatina—Placard, 30s. per 1,000.

Plain directions for preventing the spread of infectious diseases, such as Small-pox, Scarlatina, Fever, Diphtheria, &c. By Dr. D. N. Thursfield. As handbill or placard, 4s. per 100. In pamphlet form, 2s. per dozen.

These can be obtained of Messrs. Knight & Co., 90 Fleet Street.

with them as a necessary part of his duties. If he finds a case, unknown to the medical officer of the Board of Guardians, he should at once inform him or the relieving officer.

To isolate the patient is all important; and if he can be removed he will be sent in an ambulance provided by the Vestry or Metropolitan Asylums Board to one of the asylums mentioned in this paragraph.

Cases which it may not appear desirable to send to these asylums, may be sent to the London Fever Hospital. (*See Register*, p 213.)

LI.—METROPOLITAN COMMON POOR FUND.*

While each Union has to meet the cost of outdoor relief and other charges, a Metropolitan Common Fund, supported by contributions from all the Metropolitan Unions, in proportion to the annual rateable value of the property in them, has been established, under the Act of 1867 (sec. 69), to meet the expense of the Metropolitan Unions, under the following heads:—

(1) Maintenance of lunatics in asylums, registered hospitals and licensed houses, and of insane poor under this Act.

(2) Maintenance of asylums provided under this Act, for fever or small-pox.

(3) All medicine and medical and surgical appliances. (*See below*, p. 87).

(4) Fees and other expenses of vaccination. (*See below* p. 88).

(5) Maintenance of children in district, separate, certificated, and licensed schools.

(6) Relief of destitute persons certified by the auditor, and provision of temporary wards or other places of reception, approved by the Local Government Board.

There are three other items of expenditure met by the Metropolitan Common Poor Fund—salaries of district school, asylum and dispensary officers; compensations to medical officers in case of determination or variation of contracts with them; and births' and deaths' registration fees.

In 1869, an amending Act † was passed, by which, among other changes, it was arranged that the cost of the maintenance of orphan or deserted children placed out by the Guardians of any parish or Union with the consent of the Local Government Board, should be repaid from the Metropolitan Common Poor Fund.

* Metropolitan Poor Act, 30 Vict., c. 6., s. 61.

† 32 & 33 Vict., c. 63, s. 21.

In 1870, a further Act* placed the cost of indoor relief on this fund, on condition that the number of the paupers, together with the children under the age of 16 (if any), in any workhouse was not larger than the maximum fixed by the Local Government Board, and that the Guardians complied with the orders of the Board in regard to the alteration, enlargement, sanitation, furniture and fixtures, medical and surgical appliances, appointment of officers, and classification of inmates. The rate of payment from the Metropolitan Fund is 5*d.* a day per head for each indoor pauper.

LII.—THE SICK; CHARITABLE, AND POOR-LAW PROVISION.

The number of out-patients' letters that are circulated and the ready admission of out-patients to hospitals frequently render almoners altogether careless of the disposal of their 'letters.' Sickness is treated as something apart from other distress. The letter is at once given. Sometimes district visitors supply nourishing food—an invalid kitchen would appear to be a necessary adjunct to a hospital—but in most instances the letter alone is given, medicine is supplied, and nothing else is done. Yet as sickness is so often the beginning of long-continued and sometimes irremediable distress, it is then that everything should be done to make cure rapid and certain. If a person is obtaining medical advice, all that the doctor recommends—the 'feeding up' and the change of air—should if possible be supplied. Often relief of other kinds is required and may do much to facilitate recovery. Many of the poor will not think of making any provision against the ordinary sickness of life until they become ill. And the almoner, who has helped a person through illness, should not think that his work is done until he has induced him to join a friendly society or provident dispensary. The dispensaries of the Metropolitan Provident Medical Association may be recommended when any of them are sufficiently near to be available. Full information regarding them may be obtained at the Central Office, 24 Bedford Street, Covent Garden, W.C.

Misuse of
hospital
letters.

One great cause of the carelessness of the poor to provide against sickness is the out-patient system. New hospitals start up and create a demand; their existence may depend on the large attendances they register, for large figures, well advertised, have an influence in drawing contributions from those who do

Out-patient
departments
and medical
reform.

* 33 & 34 Vict., c. 18.

not analyse them and seek their causes. And well-established hospitals also make a fair show with their enormous number of out-patient attendances. If the hospitals were used as centres of reference for cases of medical importance, and the ordinary cases relegated to dispensaries, on a provident basis, the requirements of medical instruction would be equally well met, and there would be some possibility of having, instead of the present congestion of hospitals in a few centres, a sufficient supply of hospital accommodation in the different parts of London according to the wants of each locality. The power of almoners and subscribers to hospitals—the possessors of the letters of admission—in working such a change is very great. Let the almoner use the letters carefully, taking care that other necessary relief is also given, and give to every applicant a short paper on provision against sickness, and become a volunteer canvasser on behalf of friendly societies and provident dispensaries. In the Register will be found the medical benefits supplied by these agencies. Many papers regarding medical relief can be obtained at the Offices of the Council of the Charity Organisation Society, 15 Buckingham Street, London, W.C.*

Poor-Law
medical
relief.

Overlapping and intercrossing the medical relief given by charitable institutions is a vast system of Poor-Law medical relief. This system may some day be co-ordinated with the charitable system. Then those who are practically paupers, those who cannot afford the penny or twopence a week, will be attended at Poor-Law dispensaries; others at self-supporting dispensaries and the charities. Complaints are now made that the Poor-Law medical relief is given too indiscriminately. The sharper the line is drawn between the Poor-Law and charity in these matters, the greater is the possibility of making charity tend to, instead of seduce from, self-help.

Sick asylum
districts, etc.

The workhouse and the infirmary are both under the care of a medical officer. In the metropolis, under the Metropolitan Poor Act 1867, the Local Government Board have formed two districts. The Central London Sick Asylum District comprises Strand, Westminster, and St. Giles, and has an asylum at Cleveland Street, Fitzroy Square. They have also an asylum at Highgate, which is to be sold very shortly to the St. Pancras Union. The Poplar and Stepney Sick Asylum District, which includes these two Unions, has an asylum at Devons Road, Bromley. The managers of these asylums are partly elected by the Boards of Guardians concerned,

* Mr. H. C. Burdett has published as an appendix to a paper on 'Hospitals and the State,' a most instructive comparative statement of their income and expenditure. It can be had of Messrs. Churchill, New Burlington Street.

partly nominated by the Local Government Board. They may * contract for the reception in the asylums of paupers chargeable to other Unions; and if, under circumstances of urgency, they relieve at the asylums persons who are not paupers, all reasonable charges are, subject to restrictions of the Local Government Board, recoverable, and the relief given is deemed to be given by way of loan.† The asylums may be used for training nurses.

Guardians may,‡ with the consent of the Local Government Board, pay annual subscriptions towards the support and maintenance of any public hospital or infirmary for the reception of sick, diseased, disabled, or wounded persons, or of persons suffering from any permanent or natural infirmity. They may with similar consent also subscribe towards any association for providing nurses. §

Guardians
may sub-
scribe to
hospitals

Next with regard to the out-patient accommodation provided by the Poor-Law. There are Poor-Law dispensaries in all the Unions (see local lists, p. 717, &c.). The general medical Poor-Law relief of the Union is under the supervision of one or more medical officers. The Unions are subdivided for this purpose. The district medical officer has to attend personally, so far as may be practicable, and to supply with medicine all the poor requiring medical attendance in his district, on an order from the Guardians or the relieving-officer. If he attends a sick person without an order, he has to inform the relieving-officer. The dispensaries are, if the Guardians so desire, placed under the management of dispensary visiting committees, of not less than five or more than nine, elected by the Guardians from their own body. Drugs, medicines, and medical appliances are supplied. A dispenser and medical officer are in daily attendance, Sundays excepted. The cost of medicines, &c., and the salary of medical officers are charged to the Metropolitan Common Poor Fund, and if, on the requisition of the Local Government Board, they refuse or neglect to provide a dispensary, they forfeit the repayment from the fund. They may, with the consent of the Board, make arrangements for the treatment of paupers at some general hospital or dispensary.

Poor-Law
dispensaries

* 39 & 40 Vict., c. 61, s. 22.

† 39 & 40 Vict., c. 61, s. 42.

‡ 14 & 15 Vict., c. 105, s. 4.

§ 42 and 43 Vict., c. 54, s. 10. The Guardians may, with the consent of the Local Government Board, subscribe towards any other asylum or institution, besides those specified, which appears to the Guardians to be calculated to render useful aid in the administration of the relief of the poor. This would appear to include convalescent homes, &c.

LIII.—VACCINATION.

Vaccination
Stations.

The influence of the almoner may be of lasting benefit in urging the poor to be vaccinated, especially at times when there is apprehension of small-pox.

Regulation
as to vacci-
nation.

Unions or parishes are divided into Vaccination Districts. These are in charge of Vaccination Officers, 'appointed to see to the execution of the Vaccination Acts, with a view of securing the vaccination of every child who is not unfit for it, or is insusceptible of it.*' In each District is a Public Vaccinator, appointed and paid by the Guardians; and there are Vaccination Stations, for the performance of vaccination. The Registrar of Births has on or within seven days after the registration with him of the birth of a child, not already vaccinated, to give notice to its parent or custodian, requiring the child to be vaccinated within three months; and he has to inform the parent of the place and hour at which the Public Vaccinator may be found. When the vaccination has taken place, and has after seven days been examined, a certificate, if the vaccination has been successful, is sent by the Public Vaccinator to the Vaccination Officer, and a duplicate is given to the parent. There are provisions for cases in which the child is unfit for vaccination, or where the operation is unsuccessful. If a medical practitioner, not the public vaccinator, performs the operation, the parent has to send to the Vaccination Officer, within 21 days of the operation, a signed certificate of successful vaccination, in accordance with a prescribed form. Neglect to vaccinate is punishable by a penalty of 20s.; and for neglect to transmit the certificate there is the same penalty.

The vaccination is free and not to be considered parochial relief.

The vaccination officer has to supply on demand a copy of the vaccination certificate at the cost of 6*d.* and 3*d.* for search. The Registrar receives 1*d.* in respect of every child whose birth he registers.

The Guardians may incur reasonable expenditure in circulating notices, making inquiries, or taking measures to prevent the spread of small-pox, and to promote vaccination upon any actual or expected outbreak of that disease in their Union.

If the vaccination officer informs a justice of the peace in writing that he has reason to believe that any child under 14 within the Union has not been successfully vaccinated, the parent may be summoned and required, unless the child is found to be unfit for or insusceptible to vaccination, on penalty of 20s. to have the operation performed.

* Local Government Board Orders. Knight & Co. 1877. p. 536.

LIV.—THE VESTRIES AND DISTRICT BOARDS.

The Vestries and District Boards are the local sanitary authorities, and the rate collectors for the metropolis. Their duties, their officers, and their constitution are interesting to the almoner chiefly owing to the fact of their being the sanitary authority. Questions are continually arising in which the intervention of the sanitary officers is desirable. And as with the Board of Guardians, any person who has leisure and experience in executive work cannot do a greater service to the people at large than by becoming a member of the Vestry.

(1) The constitution of the Vestries and District Boards.—The Vestries and District Boards and the Metropolitan Board of Works were constituted on their present basis by the Metropolitan Management Act 1855. There are 23 Vestries and 16 District Boards. The Corporation of the City of London is represented on the Board of Works. In the local lists (*see* p. 717, &c.) will be found the number of the members of each and the qualification. The Act requires that the qualification should be a rate or assessment to the relief of the poor upon a rental (*i.e.* rateable value*) of not less than £40 per annum. But if not more than a sixth of the assessments exceed £40, the qualification is to be a rental not exceeding £25. Joint occupiers have each a qualification for every £40 poor rate. The elections are in May. A third of the members resign annually, and the vacancies at the time by term of office or death are then filled up. At least 21 days' notice has to be given of the election. On the day named parishioners qualified to vote, and 'who are desirous of voting,' meet and nominate two ratepayers as inspectors of votes, and the churchwarden or churchwardens nominate two. These inspectors may themselves appoint an umpire to decide any disputed matter, or they may do this by majority.† The vestrymen and auditors are then appointed. Any five ratepayers may demand a poll, which must be taken by ballot the next day. A list of the vestrymen and auditors elected has to be published after the election.

Constitution
of vestries:
elections,
etc.

The qualification of a voter is—to have been rated in the parish to the relief of the poor for one year next before the election, and have paid all parochial rates, taxes, and assessments due from him at the time of so voting or acting, except such as have been made or become due within six months immediately preceding such voting or acting.

* 19 & 20 Vict., c. 112, s. 8.

† 25 & 26 Vict., c. 102, s. 36.

The attendance, minute, account and other books of the Metropolitan Board of Works are, on a penalty of £10, open* at all reasonable times to the examination of every member of the Board, and of every owner of property, churchwarden, overseer, and ratepayer within the metropolis. And such books, if belonging to a Vestry or District Board, are on a similar penalty open to the same persons within the parish or district.

Sanitary
duties of
vestries and
district
boards.

(2) General Duties of the Vestries and District Boards.—To the Vestries and District Boards are entrusted the repair and cleansing of sewers, the paving, watering, cleansing, or improving of any parish or district, and ‘all other duties, powers, and authorities in any wise relating to the regulation, government, or concerns of such parish.’† ‘The affairs of the church,’ and the legal relief of the poor are excepted. They are the authorities for establishing out of the poor rates public baths and washhouses,‡ and for providing burial grounds. They are the rate collectors of the metropolis. They collect the poor rates, the police rates, and the rates for lighting and other local purposes. Out of the poor rates which they collect, the Guardians pay over to the Local Government Board the sums required for their respective contributions to the Metropolitan Common Poor Fund (*see* p. 84). They collect, on the precept of the Metropolitan Board of Works, the sums required by them assessed on the relative annual rateable value of the property in different parts of the metropolis. On the precept of the School Board they collect sums, assessed on the same principle, to meet the deficiency in the School Fund.§

Duties of
vestries in
regard to
charitable
trusts.

Charitable trusts, of which the Vestries were the trustees before the Act of 1855, they continue to administer. Once at least in every year they have to make out a list of the several freehold, copyhold, and leasehold estates, and of all charitable foundations and bequests (if any) belonging to the parish, and under the control of the Vestry. This list must contain a detailed account of the place where the estate is, or the security in which the bequest is invested, the yearly rental, the appropriation of the trust, the names of those benefited (unless the benefit ‘shall be allotted to the poor of the parish generally’), the amount given in each case, the name and description of the persons in whom the estates are vested, and of the trustees. Such lists are to be open for the inspection of any ratepayer, with the audited accounts.

* 18 & 19 Vict., c. 120, ss. 90 & 91.

† 18 & 19 Vict., c. 120, s. 90, Metropolitan Management Act, 1855.

‡ 9 & 10 Vict., c. 74.

§ The Commissioners of Sewers are the local authorities for the City of London.

LV.—THE METROPOLITAN BOARD OF WORKS.

Metropolitan improvements, the supervision of building operations, and the general metropolitan drainage system, are in the hands of the Metropolitan Board of Works. The main sewers are under their jurisdiction. They regulate the making of streets and numbering of houses, and, with certain limitations, they have power to make, widen, and improve any streets or roads. Many Acts since 1855 have added to their duties and powers. They are, for instance, the local authority under the Act for preventing what is usually known as ‘baby-farming.’

The Metropolitan Board of Works is composed of 43 representatives of the Vestries; some Vestries (six) elect two members, the rest one, with the exception of Plumstead and Lewisham, which, like Rotherhithe and St. Olave, are united for the election of one member.

LVI.—THE VESTRIES AND DISTRICT BOARDS AS SANITARY AUTHORITIES.

(1) Cleansing of Streets, Drains, &c.—In regard to the cleansing of streets, drains, &c., the Vestries have authority to compel owners to construct drains to the common sewer; they may order combined drainage for blocks of houses; they have to see that no house is built without drains constructed to their satisfaction. Before the foundation of any new house, or building, or rebuilding, or the making of any new drain, seven days’ notice has to be given to them. Every new or rebuilt house must have sufficient watercloset and ashpit. After giving 24 hours’ notice they may have any drain, etc., inspected at any reasonable time in the day, and they may require the owner or occupier to put it in order. They may compel the supply of water to houses, and may provide drinking fountains.

Cleansing of
drains, &c.

Constantly at the fall of snow the streets in the better parts of the town are thronged with men ready to clear away the snow for a gratuity, whilst out-of-the-way or back streets are left uncleared. Then complaints are made in the papers till the snow melts. The duties of the Vestries for cleaning streets are not unimportant, therefore, to the almoner. They have to cause any *footway* within their parish to be ‘scraped, swept, and cleaned, in such manner and at such

times as they think fit.' This however is not to relieve occupiers from the liability of cleansing any part of the footways. For the sweeping and cleansing of *streets* the Vestries have to provide, and for collecting and removing all dirt, ashes, rubbish, ice, snow, and filth.

Cleansing
ashpits.

The Vestries arrange also to send scavengers at fixed times to clear ashpits. An almoner may be able to see that this is done. If there is any neglect complaint may be made to the inspector of nuisances. The Vestry have also to arrange for the cleansing and emptying of privies and cesspools, sewers and drains.

Cleansing
crossings.

The propriety of giving pence to crossing sweepers is sometimes gravely discussed; and it may therefore be noted that Vestries may singly, or in conjunction with other Vestries, appoint and pay suitable persons to cleanse and sweep crossings for passengers, and 'to keep them properly cleansed and swept daily.' These persons are to be 'distinguished by their Dress or some distinctive Mark as Public Servants.' No Vestry has, we believe, availed itself of this enactment.

Duties of the
Medical
Officer of
Health.

(2) The Medical Officer of Health, and the Inspector of Nuisances.—The medical officers employed by the Guardians have to deal with cases of sickness. The duties of the medical officer of health, who is appointed by the Vestry, are thus set down: 'To inspect and report periodically* upon the sanitary condition of the district; to ascertain the existence of diseases, more especially epidemics increasing the rate of mortality, and to point out the existence of any nuisance or other local causes which are likely to originate and maintain such diseases and injuriously affect the health of the inhabitants; to take cognisance of the fact of the existence of any contagious or epidemic diseases, and to point out the most efficacious mode of checking or preventing the spread of such diseases.' He has also to point out the most efficient modes of ventilating chapels, schools, lodging-houses, and other public edifices in the district. He reports to the Vestry annually. His salary is fixed by them, and he is removable at their pleasure. There may be one or more medical officers of health.

Duties of
inspectors of
nuisances.

Besides the medical officer are one or more inspectors of nuisances, who have to superintend and enforce the execution of all duties to be performed by the scavengers, and to report to the Vestry the existence of any nuisances, to keep a book 'in which shall be entered all complaints made by any inhabitant of any infringement of the provisions of this Act,† or of any bye-laws made thereunder, or of nuisances'; to inquire as to the truth of the

* Nuisances Removal Act, 18 & 19 Vict., c. 121, s. 8.

† 18 & 19 Vict., c. 120.

complaints, and to report to the Vestry; and to take any legal proceedings that may rise out of the Act.

To these or one or other of these officers, according to the gravity of the evil he may find, the almoner should complain in writing. In some districts there is a register of all houses below a certain size, with particulars as to the size of the rooms, etc. By endeavouring to have the law enforced in cases of overcrowding and defective sanitation, the almoner can do acts of charity of untold value. The law is complete enough. But the poor are too busy and too accustomed to bad sanitation to care about change. And the medical officers have large districts and often an insufficient staff.

(3) Abatement of Nuisances.—A nuisance* includes ‘any premises in such a state as to be a nuisance or injurious to health; any pool, ditch, gutter, water-course, privy, etc., drain or ashpit, so foul as to be a nuisance or injurious to health; any animal so kept as to be a nuisance or injurious to health; or any such accumulation or deposit.’ Any aggrieved person, the sanitary inspector, or any paid officer of the Vestry, two or more householders, the relieving-officer, or any constable, may give notice of it to the Vestry. The Vestry may complain to a magistrate, and he may make an order for its abatement or discontinuance and prohibition and for costs. He may also order works to be undertaken to prevent its recurrence, and if the house is unfit for human habitation in consequence of it, he may prohibit its use until it is rendered and declared by him to be habitable.

Nuisances
and their
removal.

By a later Act† any inhabitant of the parish or place may complain to a justice, and the person by whose ‘act, default, or permission, or sufferance the nuisance arises,’ or if he cannot be found, the owner, may be summoned. And after inquiry as to the facts by the Vestry, the justice may authorise any constable or other person to remove or abate the nuisance, charging the cost to the offender.

(4) Overcrowding.—If the medical officer certifies that a house is so overcrowded as to be dangerous or prejudicial to the health of the inhabitants, and they consist of more than one family, the Vestry may take proceedings, and the justices may impose a penalty of 40s. ‘on the person permitting such overcrowding.’‡ By the Public Health Act of 1866 such overcrowding is declared to be a ‘nuisance,’ and it is set down as the duty of the Vestry, whether by itself or by its officers, to make inspection of the district to

Overcrowd-
ing and its
prevention.

* Nuisances Removal Act, 18 & 19 Vict., c. 121, s. 8.

† 23 & 24 Vict., c. 77. ‡ 18 & 19 Vict., c. 121, s. 29.

ascertain what nuisances exist, and to enforce the provisions to abate them.* On the application of the Vestry the Home Secretary may† make regulations fixing the number of persons who may occupy any house let out in lodgings (tenement houses), for the registration and inspection of such houses, and their periodical cleansing and lime-washing, the separation of the sexes, &c.

Common
lodging-
houses :
regulations
regarding
them.

(5) Common lodging-houses.—Common lodging-houses are lodging-houses of the roughest description, at which the poor are housed for the night at about 4*d.* a head. These houses have to be inspected on behalf of the Commissioners of Police, the local authority under the Act, before they are opened as lodging-houses, and they are registered. The local authority may require a proper supply of water; the house has at all times to be open to inspection; the walls and ceilings have to be lime-washed in April and October of each year. Sick persons may be removed to a hospital; and in infectious cases, clothes or bedding disinfected or destroyed. Regulations for the management of these houses may be passed by the local authority. The keeper may be required to report regarding beggars and vagrants lodging in them.

Regulations
as to build-
ings, under-
ground
cellars, &c.

(6) Buildings.—There are at present 66 district surveyors, appointed by the Metropolitan Board of Works, who have the supervision of the erection of buildings in their several districts. A builder has to give two days' clear notice to a district surveyor before building, with particulars in regard to the situation, area, and other points. The surveyor has to be admitted to inspect the building at all reasonable times, and if anything is done contrary to the Act, the builder may be served with a notice, and on non-compliance be summoned, with a penalty on continued non-compliance of 20*l.* a-day. In the rear or side of every house must be an open space of at least 100 feet. The size of a 'habitable' room is fixed at 7 feet high, with a further definition of the size of a habitable room in the roof or attic. Cellars and underground rooms for occupation must be 7 feet high, with one foot above the footway; and there are other detailed conditions. District surveyors have to demand admission to and inspect, between 9 a.m. and 6 p.m., all cellars or underground rooms, which they have reason to believe are occupied contrary to these conditions; and they have to report to the Metropolitan Board of Works and the Vestry. There is a penalty of 20*s.* a-day for every day that such rooms continue to be inhabited. There are bye-laws of the Metropolitan Board of Works regulating the concreting of the basements of houses, the composition of the con-

* 29 & 30 Vict., c. 90, s. 20.

† *Ibid.* s. 35.

crete, the thickness of the walls, which are to be of 'good, hard, sound, well-burnt bricks, or stone,' the composition of the mortar, and other matters. The penalty for a breach of these bye-laws is 3*l.*, and 30*s.* a day for non-compliance after notice.

(7) Artisans' Dwellings.—The legislation in regard to the erection of dwellings for the poor is now under the consideration of a Select Committee of the House of Commons. There are two principal Acts dealing with the subject, Torrens's Act (31 & 32 Vict., c. 130), and the Artisans' Dwellings Act (38 & 39 Vict., c. 36). Both were amended in 1879. By Torrens's Act, a local officer of health may, either on his own motion or on the representation of four or more householders residing near, report to the local authority (the Vestry or District Board) that any premises, *i.e.* a dwelling-house with appurtenances, are in a state dangerous to health so as to be unfit for human habitation. The local authority may then, upon the report of a surveyor, call on the owner to execute the work required to make the dwelling habitable, unless he prefers to take down the premises. On the default of the owner, the local authority may shut up or demolish the premises, or themselves execute the works, making the cost, with interest, a first charge on the premises, or recovering it from the owner as a debt. The owner may, on the other hand, be required to demolish the premises, and, in default of his so doing, the local authority may sell the materials and deduct from the proceeds their own expenses. He may, however, require the local authority to buy the premises. Large powers are given to the local authority to provide suitable dwellings for the working classes on the land they may have acquired, by constructing new buildings or by repairing; and they may open out or widen closed or partially closed alleys, pull down buildings and leave open spaces.

Artisans'
Dwellings
Acts.

The Artisans' Dwellings Acts have given powers to the local authority (the Metropolitan Board of Works in the Metropolis, the Commissioners of Sewers in the City), to purchase land regarding which the Vestries on the report of their medical officer, recommend 'schemes,' *i.e.* a plan for the clearance of the unhealthy houses and the subsequent resale of the land in all or in part for artisans' dwellings. Provision has, according to the discretion of the Home Secretary, to be made on the spot for a certain number of the persons removed by the clearance.

The reader will find the whole question discussed in the Report of the Dwellings Committee of the Charity Organisation Society (1881).*

* A Bill for the Amendment of the Artisans' Dwellings Acts will shortly be introduced into Parliament,

LVII.—ENDOWED CHARITIES.

The evils of
endowed
charities, as
at present
adminis-
tered.

The creation of the Charity Commissioners was the first systematic attempt to provide for the proper administration of the charitable endowments in England and Wales, and to turn them to better uses. That race of poor persons known as 'gift-hunters' are kept in existence by the smaller charitable endowments. The injury that many of these endowments have done, and are doing, is incalculable. They are seldom managed on the principle of adequate relief, and are administered rather as an official trust than as a remedial charity. They are frequently hemmed in by numerous restrictions, which necessitate a distribution to persons who comply with their conditions, rather than to persons who require their benefits. The poor have to be assisted in compliance with the terms and (if one may say so) for the benefit of, the trust, instead of the trust being available for all such purposes as will meet the special wants of the individual. The administration of the trust is usually wholesale, inelastic, and official. It should be discriminating, adaptable to the various needs of charity, and personal.

In 1879, Sir Arthur Hobhouse said :—*

A charitable endowment or, in curt popular language, 'a charity,' has absolutely nothing to do with the virtue so called. It is simply a gift to be made to public uses, and to be governed for indefinite periods of time by the will of the giver. It need not be for the benefit of the poor; it need not be beneficial or wise; if not illegal or contrary to public policy—a source of objection which has been allowed an extremely narrow range—it is a good gift to 'charity,' and must take effect accordingly. Neither need it be made from any good motive.

No ground of policy or expediency can be assigned for allowing [the founder] to dictate for ever, or for centuries, the mode in which his property shall be used. No human being, however wise and good, is able to foresee the special needs of society even for one or two generations. And yet our law says that anybody, although he may be a person whose opinion we should never think of taking in any subject whatever during his life, may compel us to take for all time property with almost any amount or kind of conditions not positively immoral. They may be foolish at the outset; change of circumstances may have made them useless or hurtful; still we must obey them. We do not allow such things to be done when the gift is to individuals or to families. An individual legatee, if he dislikes the condition, may decline the gift. . . . The consequences of so absurd a law are such as might be expected. The fruit is as the tree is. We have managed our endowments according to the fortuitous views of myriads of testators, and the result is that until quite recently nearly the whole of these endowments

* 'The Dead Hand.' Addresses on Endowments by Sir Arthur Hobhouse, Q.C.

were, and still a very large portion is, mismanaged so far as to produce in some cases no good, and in others positive injury to the persons affected by them.

Under these circumstances an almoner can hardly overlook almost the only machinery that exists for reforming these charities. On the power and efficiency of the Charity Commissioners, and the gradual remodelling of charitable trusts on wise principles through their agency, and that of persons co-operating with them, depends the removal of one of the best proven and most powerful causes of pauperism and misery.

LVIII.—JUDICIAL CONTROL OVER ENDOWMENTS.*

A very ancient department of the jurisdiction of the Court of Chancery, now merged into the High Court of Justice, is that which relates to Charitable Trusts. The Court has jurisdiction to compel all trustees, and among them trustees of endowments, to perform the trusts reposed in them. In the case of endowments, which are for the benefit of the public and which never come to an end, the Court assumed a further jurisdiction, not existing in the case of ordinary trusts which are for the benefit of private individuals and which come to an end in, at least, the second generation after the donor's death. If the founder of an endowment failed to state his purpose with sufficient clearness, or if he omitted to prescribe the details requisite for carrying his purpose into effect, the Court could supply what was wanting. Again, if it was found that the particular objects contemplated by the founder did not exist, or if the details prescribed by him were found to be unworkable, the Court could remodel the arrangements. But the Court has disclaimed the power of remodelling arrangements made by the founder merely because they are inconvenient or even pernicious to society.

The Court of Chancery and charitable endowments.

The creation of a tribunal, with power to remodel pernicious or useless arrangements, is a cardinal point in dealing with endowments, is earnestly insisted on† by all who have studied the subject, and is sternly and successfully resisted by others. In order, therefore, that those who wish endowments to work well, instead of working in the way described in the preceding section, should have

* See, for a most useful memorandum on the origin and scope of the relations between the Charity Commissioners and Trustees of Charities, Appendix A, 39th Report of the Charity Commissioners for England and Wales, 1882.

† See 'The Dead Hand' quoted above, also the Reports of the Charity Commissioners, &c.

Illustrations
of difficul-
ties in
remodelling
endowed
charities.

a clear idea what is the defect in our law, it will be well to illustrate it by examples of circumstances in which the Court can and cannot alter the founder's arrangements. At a period of our history people were in the habit of devoting property to the ransom of Christians enslaved by the Mahometan powers. The time came when slaves of this kind ceased to exist. In these cases it has been held that the Court can devote the property to some kindred purpose, *cy pres*, as the legal phrase goes. At the period of the Reformation, zeal for improved education led a great many persons to give property to maintain what were called grammar schools. What happened may be exemplified by the case of the Leeds School. In the year 1552 the founder had given property to pay a schoolmaster to teach in the Grammar School. In the early part of this century the people of Leeds wanted to learn other things than Greek and Latin, which alone were taught in the school. So the school became useless to them, and stood empty, or nearly so. The trustees and the Attorney-General proposed to introduce some modern subjects of learning. The schoolmaster resisted that. Lord Eldon decided in his favour. He held that it was not in the power of the Court to direct that anything but Greek and Latin should be taught in a grammar school. 'Other things might be very useful to the people of Leeds, but could not possibly be represented as useful to that charity.' In other words, an endowment in Leeds, for the people of Leeds, could not be made useful to them because the founder, nearly 300 years before, had contemplated, as the objects of his foundation, a schoolmaster to teach in a grammar school; and those objects, though useless and a scandal, were capable of existence.

The Leeds case is taken as a striking illustration, but is illustration only; not because it stood alone, for numbers of schools throughout the country were in a similar position, but because the requisite reform has been effected so far as regards educational endowments. As regards other endowments, they are still, with one exception, under the narrow law just set forth.

The Charity
Commission-
ers and
their
Powers.

Owing to its dilatory, cumbrous, and ruinously expensive procedure, the Court of Chancery was found totally inadequate as an administrator, or supervisor of endowments. After attempts extending over fifty years, and during that time successfully resisted by the actual managers of endowments, a new machinery was created in the shape of the Charity Commissioners. They were established in 1853, and their jurisdiction was greatly enlarged in the years 1855 and 1860.*

* The principal Acts are 16 & 17 Vict., c. 137; 18 & 19 Vict., c. 124; 23 & 24 Vict., c. 136. Their office is at Gwydyr House, Whitehall.

In the first place they possess the important power of inquiring into the condition and administration of the great bulk of charitable endowments. They exercise this power through a staff of inspectors, and they register annual accounts of the income and expenditure of the trustees. It is important to all persons interested in the working of an endowment to know that, by inquiring at the Charity Commission, they may obtain ample information—usually helpful advice—and if the case demands it, an inspection entirely free of cost. The broad light thus thrown on the working of endowments, and the constant communication of their trustees and others with a central authority, has already done more for their improvement than all the actions of the Court of Chancery for centuries.

(1) Inquiry
and advice

In the second place the Charity Commissioners have, by the establishment of official trustees, got a very simple machinery by which the safety of charity property is secured, and the expense of its devolution from one lot of trustees to another is saved, while the administration of the income by its managers is not interfered with. It is very important that this advantage to Charity properties should be widely known.

(2) Official
trusteeship.

In the third place the Charity Commissioners now exercise the old jurisdiction of the Court of Chancery in remodelling arrangements, or, as it is called, making new schemes. But the exercise of this power is subject to a very mischievous limitation. As regards small endowments, it may be exercised in every case; for the Commissioners may proceed to make a scheme on the application of the Attorney-General, or of any trustee of the endowment in question, or of any two inhabitants of the place it belongs to. But it is a curious instance of the dislike which the managers of these endowments have to reform, and of their great power in the legislature, that if the income of an endowment exceeds £50 a year, the Commissioners cannot make a scheme for it unless the trustees themselves ask to have one. For endowments worth £49 a year, it is a good thing that the Commissioners shall have jurisdiction upon being set in motion by agencies certain to be forthcoming if there is reasonable cause. But if an endowment has £51 a year, it may cry aloud for reform, the whole population of the place, a large minority of the trustees, and the Attorney-General may all be willing to ask for it, but the Commissioners cannot act unless a majority of the trustees themselves will ask to be reformed. Attempts have been made to remove this glaring absurdity, but hitherto the House of Lords have strenuously opposed the change.

(3) Making
new
schemes.
Limitations
on Commis-
sioners'
powers.

The result of the establishment of the Charity Commission is that

the old jurisdiction of the Court of Chancery, though it still exists in the High Court of Justice, is very rarely exercised. When the Commissioners find trustees obstinate, refusing to apply for a scheme, or when they find combative elements with which they cannot well deal, they call in the High Court. Otherwise the whole administration of charitable endowments is in their hands.

Educational
endow-
ments.

It has been before observed that educational endowments stand on a more favourable footing than others. A direct reform was effected by the Acts of 1869 and 1870, which not only established a tribunal (the Endowed Schools Commission) to remodel them without waiting till it pleased trustees or managers to be remodelled, but altered the law itself, so that the teaching and other arrangements might be brought into accordance with the needs of the public. It was also provided, in favour of education, that the trustees of useless endowments, notably dole-funds, might enable the Endowed Schools Commissioners to apply them to the purpose of education.*

The Endowed School Commissioners and the Charity Commissioners are now one and the same body. But it must always be borne in mind that with the important exception of endowed schools, and the small exception of the rarely used power given to trustees of useless endowments, there exist no legal means of remodelling an endowment because it has become useless and mischievous to society, or otherwise, than on the ground acted on by the Court of Chancery as above explained.†

The Local
Government
Board and
endowed
charities.

The duties of the Vestries in regard to charitable trusts we have seen on p. 90. The Local Government Board have also authority in the matter, though it would seem probable that the enactment is practically obsolete.‡ They can require of all persons in whom are vested any property or funds belonging to any parish, and held in trust for or applicable to the relief of the poor, or which may be applied in diminution of the poor-rate, or of persons who are in the receipt of the rents, profits, or income of such property or funds, a true and detailed account in writing of the place where the estate is situated, or the manner in which

* The endowments which may be utilised (32 & 33 Vict., c. 56, s. 30) are those the income of which is wholly or partially applicable to doles in money or kind, marriage portions, redemption of prisoners and relatives, relief of poor prisoners in debt, loans, apprenticeship fees, advancement in life or any purposes which have failed altogether, or have become insignificant in comparison with the magnitude of an endowment for them—originally given to charitable uses in or before 1800.

† The preceding paragraphs of this section have been very kindly contributed, the notes excepted.

‡ 4 & 5 Will. IV., c. 76, s. 85.

the funds are invested. Details of the rents and profits and their appropriation have to be given, with all such other particulars relating thereto as the said Board may direct and require. This enactment applies only to endowed charities.

LIX.—PAWNBROKERS.

Pawnbrokers are the bankers of the unthrifty. They give them advances on goods and household gear, and thus help them at a pinch. In a sense pawnbroking is a kind of inverse method of saving—taking credit for stock. And the poor will buy things, quite prepared to make capital out of them, in a time of need, and even estimating their prospective value for this purpose. ‘The number and value of pawn-tickets’ is a point on which information has to be obtained in most cases of distress, when the means at the disposal of the family for re-establishing themselves have to be reckoned up.

Pawning and saving.

Pawnbrokers must have certificates from a magistrate.* They make the following charges: ‘When a loan does not exceed 40s., $\frac{1}{2}d.$ per month on every 2s. or fraction of 2s. Half a month’s charge if the pledge is redeemed within the first 14 days of any month except the first. When a loan exceeds 40s., $\frac{1}{2}d.$ per month, or part of a month, upon every 2s. 6d. or fraction of 2s. 6d. The charge for the pawn-ticket is $\frac{1}{2}d.$ if the loan is under 10s., 1d. if above. Upon loans between 40s. and £10, the parties may, if they please, make their own bargain, to be specified on a special ticket.’ All pledges are redeemable within 12 months and 7 days. A pledge for 10s. or under, if not so redeemed, is absolutely forfeited. Pledges over 10s. must be sold by public auction, and the pawnbroker is bound at any time within three years to account, upon demand, for the surplus.†

Regulations regarding pawn-brokers.

LX.—LOANS.

The assistance of those in distress by loan has been frequently advocated. The high percentage charged by loan societies makes them pitfalls for the distressed, rather than aids. The working man who has contracted such a loan is considered well-nigh doomed

Loans useful and useless.

* 35 & 36 Vict., c. 93.

† ‘The Justices’ Note Book,’ by W. K. Wigram, p. 313.

by his mates, so great are the chances against him. Yet a loan on good security without interest, or at a low interest, has helped many. If an almoner makes a loan on these terms, when it is repaid he should induce the borrower to continue to pay it to himself to his own account at a savings bank; or the almoner might lodge the last few instalments in the bank for the borrower as an inducement to and beginning of thrift. The most convenient form for a loan is the following:—

We jointly and severally promise to pay to _____ or order, the sum of _____ value received, by _____ instalments of _____ shilling, on every _____ day in each consecutive week from the date hereof until the same shall have been repaid. In default of payment of any one instalment, the amount then unpaid shall thereupon become due and payable in one sum, notwithstanding that any time may be given to the principal debtor without the surety's consent.

[Date]

Borrower.

Surety.

The stamps required are mentioned in the following note:—

By the Stamp Act 1870 (33 & 34 Vict., c. 97, s. 49), the term 'promissory note' means and includes any document or writing (except a bank note) containing a promise to pay any sum of money. A note promising the payment of any sum of money out of any particular fund which may or may not be available, or upon any condition or contingency which may or may not be performed or happen, is to be deemed for the purposes of this Act a promissory note for the said sum of money. The stamps to be affixed to promissory notes are, where the amount or value of the money for which the bill or note is drawn or made does not exceed

[illegible]

The stamp must be a note stamp.

Conditions of success in loans.

To ensure that the security is good and that the payments are made punctually, the almoner would do well to employ such a society as the Charity Organisation Society. Loans must be treated as business, and on non-payment the borrower or his surety should, after due warning, be proceeded against by a summons to the County Court. It should be required that the instalment be paid on a fixed day in the week; and immediately on its non-payment a letter should be sent to

the borrower. Subsequently if the payment is not made, he should be at once visited. The security should be as nearly as possible in the same rank of life as the borrower. The borrower is then reluctant to let the security pay on his behalf. A security in a better position in life than the borrower is inclined to think it a grievance if he has to make good his obligation. Loans should not be given except in cases where there is a thoroughly reasonable prospect of repayment. Sometimes part of the assistance may be by way of loan. Sometimes what may be termed a returnable grant may be a substitute, where there is a possibility rather than a prospect of repayment. In such a case the applicant may be told that he is expected to pay, if he can; when the character of applicants has been ascertained by inquiry, it is often found that they readily make good this obligation. The following case, dealt with by the Lambeth Committee, may be cited, as one among many instances of loans:—

Applicant applied to the police magistrates for assistance, and had been referred by them to the Committee. He had a wife and four children to support, but had not been able to get any work for a long time. In consequence of a favourable report from the Committee he was given 10s. by the magistrates. He bought a small stock of coke with the money, and began hawking it in the streets. Two months afterwards he applied to the Committee for a loan of 1l. to get a larger stock; the loan was granted and punctually repaid. Five months later he applied for a loan of 3l., to enable him to sell coal as well as coke. After further inquiry this was also granted, and is being gradually repaid, the family being thus kept off the parish rates.

The advantages which members of friendly societies have in borrowing from their society are mentioned below.

LXI.—PENSIONS.

Charity has to use the most determined efforts to replace the distressed in independence. There is one class of cases in which such efforts would be thrown away, but in which, notwithstanding, assistance must be found. They are chronic or pension cases, in which misfortune has reduced a poor person to want, in spite of their provision for the future and their continued thrift, or when some special cause, such as the care of an aged or afflicted relation, has diminished the means of saving; or, again, when confirmed ill-health has made it impossible that the patient should earn a living, and it is not a case that should be left to the infirmary.

When pensions should be given.

A power recently granted to the Guardians of subscribing, with the consent of the Local Government Board, 'towards any

asylum or institution for persons suffering from any permanent or natural infirmity or towards any association or society for aiding such persons '* is important.

In the rules of the Tower Hamlets Pension Committee (*see* p. 343) suitable conditions for charitable pensions to old persons will be found. The Kensington Committee in their last Annual Report state the following conditions as those which they have adopted :—

That the proposed pensioner shall be of good general character.

That he shall be unable to support himself by his own exertions.

That he has made reasonable efforts, after making allowance for exceptional difficulties against which he may have had to contend, to provide for old age.

That there are no relatives able to help him, on whom he has either a legal or a strong moral claim.

And, finally, that the help they are able to procure is really sufficient.

They quote the following case :—

T.—An old woman of good character, disabled by age and infirmity, was in distress in consequence of misfortune not traceable to misconduct. Having failed in a small business by which she had previously lived, she was for many years maintained by a daughter, until the ill-health of the latter deprived her of the power of supporting the family. The case was mentioned to a lady, who kindly promised a small weekly allowance. This, with the help still given by the daughter, and with some trifling contribution from a son, will enable the old woman to end her days in comparative comfort.

And, as an instance of a case of chronic illness, provided for by a pension, the following, taken from the last Annual Report of the Marylebone Committee may be cited :—

U. V.—The case of a young woman suffering from what is certified to be incurable disease, is taken up zealously by the clergy of the district in which she resides; the Committee is asked to endorse with its approval a special appeal which was to be printed and widely circulated. With the approval of the Central Office, after due inquiry, and under carefully considered conditions of administration, this endorsement was made; money has come to hand, which allows an adequate treatment of the case for a period beyond the probable duration of the young woman's life, and the amount is lodged with us under an agreement prepared in concert with the clergy.

LXII.—MEANS OF THRIFT.

Charity's better work, however, is to induce the people to provide themselves with pensions. This can most readily be done by the friendly and benefit societies, and savings and post-office banks, post-office annuities &c. Particulars regarding these will be

How thrift
can be made
a condition
of help.

* 42 & 43 Vict., c. 54, s. 10.

found in the Appendix to the Register.* The almoner can always give relief on his own conditions, and one of the conditions should be that the father of the family and the children, as they grow up, should join a good friendly society. It is better to help a few cases well in this way than to waste time over ineligible cases, whom no aid or care can re-establish.

It must often be the hope of the almoner that the rising generation will reach a better life than that of their parents, one less harassed by the struggle for necessities, and thus less exposed to temptation. If they begin by receiving the better instruction of the School Board Schools, and are accustomed to think of thrift and acquainted with what is taught them under the name of 'Domestic Economy,' there is a reasonable prospect of their making a step upwards. The almoner may often be the means of promoting thrift in a family. The School Board has power to open savings banks in connection with the Post Office. The following particulars regarding their arrangements are taken from a letter of the Clerk of the Board:

(a) There are 30 schools with savings banks directly connected with the Post Office.

(b) There are 17 other schools in which the Post Office stamp forms are used.

(c) There are two other schools with savings banks, one of which deposits with the Tower Hamlets Savings Bank; and the other recently initiated by one of our members has not as yet connected itself with any outside bank.

A considerable number of schools were at one time connected with the 'National Penny Bank, Limited,' but the direct connection between the school and the bank has been broken, the children and their parents having preferred to pay their money direct to the branches of the National Penny Bank. In many districts it is found that though there is no savings bank in connection with the school the children of the school do put their money in penny banks of various kinds which are established in their neighbourhoods.

LXIII.—FRIENDLY SOCIETIES.

The St. Olave's Committee of the Charity Organisation Society state† that out of 447 cases on their books last year, 140 were casual labourers. 'Of these 99 were not members of any club or benefit society—that is, were making no provision whatever in case of sickness or death. Of the remaining, 15 belonged to clubs, 10 to slate clubs, and 16 had lost their clubs through not keeping their payments. Such statistics,' the Report proceeds—

Many of those who fall into distress do not belong to clubs.

Must not of course be taken as affording any accurate testimony. But it

* Owing to the great changes likely to be shortly made in the Post Office arrangements for annuities, information regarding them has not been inserted in this edition. Particulars respecting existing arrangements will be found in the Post Office Guide.

† Annual Report, 1880–81.

is sufficiently clear that little can be done for a class where the most common form of providence does not prevail, and where the circumstances of their labour seem to foster vices which carry such hard consequences. As a further illustration we may note the fact that only 25 of the 447 were men engaged in the leather trade, which is carried on so extensively in Bermondsey. Of these 11 were members of a club, 8 were without a club, and 6 had been struck off for non-payment. It may be worth while to add that among the 447 consecutive cases examined there were 10 shoemakers (8 without a club), 8 painters (6 without a club), 7 clerks (6 without a club), 3 tailors (all without a club), 10 hawkers (all without a club). The importance of the sick club is generally acknowledged. Numerous applications for aid are made owing to sickness, where membership in a club would have insured a weekly payment of 18s. (Hearts of Oak), 14s., (Foresters), and so on. The Committee have therefore made their grant of relief conditional on the applicant undertaking to join a club, when age rendered it possible. H. F., a labourer, aged 28, married, two children, applied in February last for assistance. He had been an out-patient at Guy's Hospital for five weeks, had then poisoned his hand, by which he was kept from work for nine weeks more. He belonged to no club, and had therefore nothing to fall back on except credit and the pawnshop. Having stated that he had now a promise of regular work, which was confirmed by the foreman, the Committee made him a loan of 1l. 10s. to take some things out of pawn, also a grant of 15s. for relief, as his work did not begin at once, the latter sum being also advanced on loan, but with the further agreement that repayment would not be demanded if he joined a club. He paid back the loan at the rate of 2s. 6d. a week, commencing one month after he had been in work, and on September 27 joined the Comical Fellows' Benefit Society, paying an entrance fee of 5s.

Tests of the soundness of clubs.

So much does the fact of being the member of a club say for a man, that it may be considered always a strong point in his favour in any application for assistance. And great good may be done by enabling men to pay their arrears.

There is generally, however, some apprehension that the club to which a man belongs is not financially sound. And hearing from time to time of failures of small clubs or lodges, an almoner hesitates to recommend a man to join a club, for fear lest it should swallow up his savings and even destroy his faith in the desirability of saving altogether. The registration of a Society must not be considered as any guarantee of its trustworthiness. The number of members, the total assets and the yearly income of the club may be compared, so as to ascertain, by a kind of rule of thumb, the stability of the club. Short of an actuarial investigation, there is no other method so far as we know. A knowledge of the *bona fides* of the managers of the club is probably as good an assurance as any, combined with those we have mentioned. It may be considered safe to urge a man to join one of the three or four leading friendly societies, the Odd Fellows, the Foresters, the Hearts of Oak, and the Druids. If he is too old, or cannot 'pass the doctor,' he may be able to provide for himself under one of the postal office arrangements.*

* See Post Office Guide.

LXIV.—THE FRIENDLY SOCIETIES' REGISTRY.

By the Friendly Societies Act* there may be registered at the central office of the Friendly Societies Registry, 28 Abingdon Street, S.W.—

For what purposes friendly societies established.

(1) 'Societies (herein called friendly societies) established to provide by voluntary subscriptions of members thereof, with or without aid of donations :—

For the relief or maintenance of members, their husbands, wives, children, fathers, mothers, brothers or sisters, nephews or nieces, or wards being orphans, during sickness or other infirmity, whether bodily or mental, in old age (which shall mean any age after fifty), or in widowhood, or for the relief or maintenance of the orphan children of members during minority;

For insuring money to be paid on the birth of a member's child, or on the death of a member, or for the funeral expenses of the husband, wife, or child of a member, or of the widow of a deceased member, or as respects persons of the Jewish persuasion, for the payment of a sum of money during the period of confined mourning;

For the relief or maintenance of the members when on travel in search of employment, or when in distressed circumstances, or in case of shipwreck, or loss or damage of or to boats or nets;

For the endowment of members or nominees of members at any age;

For the insurance against fire to any amount not exceeding fifteen pounds of the tools or implements of the trade or calling of the members;

Provided that no society (except as aforesaid) which contracts with any person or the assurance of an annuity exceeding fifty pounds per annum, or of a gross sum exceeding two hundred pounds, shall be registered under this Act.'

(2) Cattle insurance societies.

(3) Societies for any benevolent or charitable purpose.

(4) Societies (herein called working men's clubs) for the purposes of social intercourse, mutual happiness, mental and moral improvement, and rational recreation.

(5) Specially authorised societies.

The central office has to prepare and circulate forms of accounts, etc., for the use of societies, to collect returns, to publish information regarding statistics of life and sickness, and their application to the business of friendly societies; to publish from time to time generally, or in particular districts, such particulars of their returns and valuations, and such other information useful to members of, and persons interested in, friendly societies; to construct and publish tables for the payment of sums of money on death, in sickness, or old age, &c. The Chief Registrar has to report yearly to Parliament.

The central office for registration, etc.

The conditions required of societies that register and the forms to be filled up can be had on application to the Registrar.

Friendly societies' registration.

* 38 & 39 Vict., c. 60.

A registration of a society fraudulently registered may be cancelled or suspended. Registered societies must have a registered office, must appoint trustees, whose appointment has to be notified to the Registrar, and must have its accounts audited annually by 'one of the public auditors appointed under the Act, or by two or more persons appointed as the rules of the society provide.' Societies registered after 1876 can be converted into the branches of other registered societies.* An annual return has to be made to the Registrar of the 'receipts and expenditure, funds, and effects, of the society as audited,' and 'the expenditure in respect of the several objects of the society;' the name and address and calling of the auditor have also to be given if the public auditor does not audit. Within six months after December 31, 1885, and each subsequent five years, quinquennial returns have to be made. And once at least in the five years next after the commencement of the Friendly Societies' Act, or the registry of the society, and so on every five years, a quinquennial valuation has to be made, or a special return, as indicated by the Registrar. Any member or person having an interest in the funds of the society may inspect the books, and, on application, have gratuitously a copy of the last annual return. The last balance-sheet, auditor's report, and quinquennial return has to be 'always hung up in a conspicuous place at the registered office.'

Privileges
of societies.

The privileges of the societies are, amongst others, that they are a corporate body, with power to hold land; that they are exempt from stamp duty; that they have priority of claim on the part of societies on the effects of their officers, in case of death, bankruptcy, or insolvency; and that their members can nominate any person, not being an officer or servant of the society, to receive money, not exceeding 50*l.*, on their death, by authorisation sent to the registered office. Persons above the age of 16 and less than 21 may enjoy all the rights of a member, execute instruments, and give acceptances, but they cannot be members of the committee of management, trustees, managers, or treasurers. Societies consisting wholly of members of any age under 16, or exceeding these years, are allowed to register under special regulations. Members may obtain certificates of birth, death, &c., at 1*s.*, paying 6*d.* for subsequent copies. The society may subscribe to 'any hospital, infirmary, charitable, or provident institution, which may be necessary to secure to members and their families the benefit' of such institutions—a proviso useful for the extension of medical benefits to the families of members. These benefits are now generally confined to members who pay a certain contribution for the services of the club doctor.

* 39 & 40 Vict., c. 32, s. 3.

By the dispensary system, which the Metropolitan Provident Medical Association is creating, similar benefits will be available both for members and their families.

Societies have to invest in post-office savings banks, or in any savings bank certified under the Act of 1863; in the public funds, with the Commissioners for the Reduction of the National Debt; in the purchase of land and erection of buildings; and in any other security expressly directed by the rules of the society, not being personal security, except as hereinafter authorised with respect to loans.

Investments
of friendly
societies.

With regard to loans to members, not more than one-half of the amount of an assurance on the life of a member of at least one full year's standing may be advanced to him, on the written security of himself and two satisfactory securities for repayment. The societies may have separate loan funds formed of the contributions and deposits of members. They may then make loans to members on their personal security, with or without sureties, according to the society's rules. But (amongst other restrictions) the loan cannot be made out of money contributed for other purposes. No member can hold any interest in a loan fund exceeding 200*l*. No loan without security may, together with monies owing by the member, exceed 50*l*. Officers have to give security. In legal proceedings the society can act as a corporation.

Loans to
members of
friendly
societies.

Members, or persons claiming through members, are not entitled to receive more than 200*l*. by way of gross sum, together with any bonuses or additions declared upon assurances not exceeding that amount, or (excepting in the case of societies established before 1850, in which a larger sum could be claimed), more than 50*l*. a year from any one or more such societies. Societies may not insure, or pay on the death of a child under five years of age, any sum of money, which added to the amount payable on the death of such child by any other society exceeds 6*l*. Nor may they insure or pay on the death of a child under 10 years of age, any sum, which, with similar additions, exceeds 10*l*. The sum has to be paid to the parent or his representative, on the production of a certificate of death in a prescribed form.

Insurances
of children,
&c.

A member of a benefit society who may receive Poor-Law help as a pauper or pauper lunatic is not required to pay any monies he may receive from his society to the Guardians, if he has a wife or other relative dependent on him for maintenance.*

Claim on
allowances
of benefit
members
who become
paupers, etc.

LXV.—EMPLOYERS' LIABILITY.

Since the Employers' Liability Act came into force on the 1st January, 1881, new obligations have been thrown upon em-

* 42 Vict., c. 12, Amending 39 & 40 Vict., c. 161, s. 23.

ployers. Of these, those who meet with accidents or injuries in the course of their work are naturally desirous of taking advantage. And in the time of illness that ensues after such an accident, the almoner may be asked for advice with regard to taking legal proceedings, and hear long and minute accounts of how the accident took place and whose fault it was—accounts which cannot be tested except in a law court.

A workman who has suffered an accident in the following ways, has a remedy by action for appeal for recovery of compensation in a County Court :

(1) By reason of any defect in the condition of the ways, works, machinery, or plant connected with or used in the business of the employer.

(2) By reason of the negligence of any person in the service of the employer who has any superintendence entrusted to him whilst in the exercise of such superintendence; the defect so caused, must have arisen from or not have been discovered, or remedied, owing to the negligence of the employer or his officer.

(3) By reason of the negligence of any person in the service of the employer, to whose orders or directions the workman at the time of the injury was bound to conform, where such injury resulted from his having so conformed.

(4) By reason of the act or omission of any person in the service of the employer, done or made in obedience to the rules or byelaws of the employer, or in obedience to particular instructions given by any person delegated with the authority of the employer in that behalf. In all such cases the injury must have resulted from some impropriety or defect in the rules, byelaws or instructions. But no rules, &c., approved by a Secretary of State, Board of Trade, &c., can be called in question.

(5) By reason of the negligence of any person in the service of the employer who has the charge or control of any signal, points, locomotive engine, or train upon a railway.

‘If a workman knew of the defect or negligence which caused his injury, and failed within a reasonable time to give, or cause to be given, information thereof to the employer or some person superior to himself in the service of the employer,’ he is not entitled to any right of compensation or remedy against the employer under the Act, ‘unless he was aware that the employer or such superior already knew of the said defect or negligence.’*

* The difficulty in carrying out the Employers’ Liability Act, when it comes to a question of trial at law, lies in the frequent inability of the injured workman to raise the sum necessary to pay a trustworthy solicitor. And it is often well-nigh impossible, for an almoner to judge by the story told, whether the case is

With regard to procedure—notice of the injury sustained must be served on the employer within six weeks after the accident. The action must be commenced within six months; or in case of death, within twelve months. In the latter case want of notice is no bar to maintaining the action, if the judge thinks there was reasonable excuse for the want of notice. The notice may be served by delivery 'to or at the residence or place of business' of the employer, or by registered letter. To prove the serving of the latter notice, it is sufficient to prove that the notice was properly addressed and registered. The notice must state 'the name and address of the person injured,' and 'in ordinary language the cause of the injury and the date at which it was sustained.' Any defect or inaccuracy in the notice does not invalidate it, unless, in the opinion of the judge, the defendant is prejudiced in his defence by the defect, or it is purposely misleading.

The compensation recoverable 'shall not exceed such sum as may be found to be equivalent to the estimated earnings, during the three years preceding the injury, of a person in the same grade employed during those years in the like employment and in the district in which the workman is employed at the time of the inquiry.' At the trial one or more assessors may be appointed.

Policies can now be obtained of some assurance companies to cover all employer's risks under the Act—at a fixed rate for every £100 paid yearly in wages. Joint policies can also be obtained against all accidents during employment, covering all the employer's risks, and, in the event of accident for which the employer is not liable, giving compensation to the workman in case of death or total disablement. The latter mode of meeting the difficulty seems preferable; and it is evident, that if it were generally and properly carried out, it would be a sufficient substitute for many Railway and other Benevolent Societies, whose benefits, sometimes largely aided from charitable sources, are used to meet cases of distress caused by accidents. The actual result of such Benevolent Societies is, that the obligation which should be fully and fairly enforced between employer and employé, is in part met by charity. The employé should have a large enough wage to meet the contingencies of his business by assurance, or the employer should supply a satisfactory substitute for this purpose. In such circumstances, even more than in any other, it is to the injury of the employé that charity should interfere with what is virtually a kind of supplementation of wages.

one which a solicitor should be asked to take up. It should be noted that it has recently been ruled that the employer can contract himself out of the Act, especially when he subscribes to a club or friendly society on behalf of the men. This bars the claim of a widow also.

APPENDIX.

I.—CASUALS (*see* p. 40).

By the Casual Poor Act, 1882, a change has been made with regard to the discharge of casual paupers (p. 40). Formerly a casual pauper could not 'discharge himself before eleven o'clock in the morning of the day following his admission, nor before he had performed the work prescribed for him.' The latter condition still holds good. But after 30th December, 1882, a casual pauper will be able to discharge himself earlier—not before nine instead of not before eleven o'clock.

Formerly (p. 40), if he had been admitted on more than *two* occasions during one month to any of the casual wards in the Metropolis, he was not entitled to discharge himself before 9 a.m. on the *third* day after his admission, and he might during that interval be removed to the workhouse.' After December 30, 1882, he will not be entitled to discharge himself until after the *fourth* day, if he has been already admitted *once*.

Sunday is not included in the computation of days.

II.—MARRIED WOMEN'S PROPERTY ACT, 1882.*

An Act of Parliament was passed at the end of the Session which entirely alters and revolutionises the rights of married women to property. Most of the injustice and difficulties to which their property was subjected have vanished, and the marital right of the husband to wrong his wife has well-nigh disappeared. As a matter within the domain of charity, those who have been engaged in the work of our Society know too well the numerous cases in which they have been unable to help married women to maintain homes, and to retain possession of their property against improvident and wicked husbands.

Parliament has now consolidated the principal previous Acts relating to the property of married women, and has incorporated the new provisions, so that the Act 45 & 46 Vic. c. 75 now contains the whole law in a connected form. It is to take effect from the 1st January, 1883.

Thenceforward every married woman may acquire, hold, and dispose by will or otherwise of any real or personal property, as if she were a *feme sole*, and without the intervention of a trustee; and she may in respect of and to the extent of her property, present and future, enter into any contract, and sue or be sued alone; and she may carry on a trade separate from her husband, and in that case be subject to the bankruptcy laws. All property, including wages and earnings, whether vested or contingent, and in possession or reversion, her title to which accrues after the commencement

* Reprinted from the *Charity Organisation Reporter*, 28 September, 1882.

of the Act are her separate property, with the same rights. Women married after the commencement of the Act may, without any settlement or trustee, hold all property, present or future.

All deposits in savings or other banks, annuities, stocks, shares, and debentures, standing in her name alone, belong to her till the contrary be shown; and she may receive dividends, and transfer without the intervention of her husband; and where they stand in her name jointly with others, she may act as if she were a *feme sole*. If, however, she make any fraudulent investment of the husband's money in her own name, or to defraud his creditors, it will be invalid.

She may effect a policy of insurance on her own life, or her husband's, for her separate use, and a husband or wife may insure for the benefit of the other or their children, with or without a trustee; but if done to defraud creditors, they shall be entitled to receive the amount of premiums so wrongfully paid.

Every married woman is to have the same remedies, civil and criminal, for the protection of her property as if she were a *feme sole*, but she cannot take criminal proceedings against her husband whilst they are living together, nor for any act done by him whilst they were living together, unless with regard to property taken by him whilst leaving or deserting her.

To the extent of her property every married woman is liable to pay her previous debts, and she may be sued alone for them. A husband is only liable for her previous debts to the extent of any property he may have received from her.

A wife doing any act with respect to any property of her husband, which, if done by the husband with respect to property of his wife, would make the husband liable to criminal proceedings by the wife, shall in like manner be liable to criminal proceedings by the husband.

All questions as to a wife's property may be brought summarily before any Judge of the High Court of Justice in England, or in Ireland, if the property be there, or before the Judge of the County Court, or in Ireland to the Chairman of the Civil Bill Court, and each case shall be subject to appeal.

A married woman who is an executrix or administratrix, or a trustee, either alone or with others, may sue and be sued, and transfer the property as if she were a *feme sole*.

The Act does not interfere with existing settlements, nor render inoperative any restriction against anticipation, and no such restriction to be made by her shall be valid against debts contracted before marriage, and no settlement shall have any greater validity as against her creditors than would be given to a husband's settlement as against his creditors.

If her husband become chargeable to the parish, she is liable to support him out of her separate property, and she must in like manner maintain her children and grandchildren in the same way as the husband is now liable to do, but without relieving him of his liability.

The Act does not extend to Scotland.

It is hoped that this little summary of the Act may be of use to those who have to advise married women on their rights and liabilities, and that these excellent provisions may be put in force in many cases which hitherto have been without a remedy.

III.—ARTISANS' DWELLINGS (*see* p. 95).

By the Artisans' Dwellings Act 1882, provision has now to be made according to the circumstances in each case, for the replacement, on a site cleared under the Artisans' Dwellings Acts, of *at least half* of the persons of the working-classes who may have been displaced. And by an Amendment of Torrens' Act, the Vestry has power to remove 'obstructive buildings,' which stop ventilation & make other buildings unfit for habitation.

IV.—BILLS OF SALE ACT (1878) AMENDMENT ACT, 1882.

People often ask for help at the last moment, when there is a bill of sale on their furniture, or the brokers are in the house. As a rule, to help them to pay off the bill is only throwing good money after bad. It is better that they should get quit of their liabilities, and make a fresh start.

After Nov. 1, 1882, bills of sale, made or given, in consideration of any sum under £30, are void.

V.—POST OFFICE ARRANGEMENTS FOR THRIFT AND SAVING* (*see* p. 104).

It has been thought that the following notes of, or rather extracts from the Postal Guide, may be suggestive to almoners. Full particulars will be found in the Guide, which is published quarterly, price 6*d.*, and can be had at any Post Office.

HOURS OF BUSINESS.—Post Office Savings Banks are established at all Money Order Offices in the United Kingdom, and are open for the receipt and payment of money, and for the transaction of Government Stock business, daily during the hours appointed for Money Order business. In London deposits are received at the district and branch offices until 8 p.m. on Saturday, and at the majority of the receiving houses, both on Friday and Saturday, until 7 p.m.

AMOUNT OF DEPOSITS.—At these banks deposits of one shilling, or any number of shillings, will be received; but no one may deposit more than £30 in one year ending 31st December, or make a further deposit when the total amounting standing to his credit has reached £150, exclusive of interest. (The limits of £30 and £150 are irrespective of any sums deposited for the purpose of immediate investment in Government Stock.)

SMALL SAVINGS BY POSTAGE STAMPS.—Any person desirous of saving one shilling by means of penny contributions, for deposit in the Post Office Savings Bank, may do so by purchasing with every penny so saved a penny postage stamp, and affixing it to a form to be obtained at any Post Office. When twelve such stamps have been so affixed, the form may be taken to any Post Office Savings Bank in the United Kingdom, where it will be received by the Postmaster, and one shilling be allowed for the stamps, which shilling will be accepted either as the first deposit in a new account then to be opened, or as an ordinary deposit if the owner of it has already opened an account. If the stamps affixed to the form are defaced, or in any way damaged, they will not be received by Postmaster.

FORM OF DECLARATION.—On making his first deposit, every person must give his christian and surname, state his occupation and residence, and sign a declaration stating that he is not directly or indirectly entitled to any deposit in, or benefit from the funds of this or any other savings bank in Great Britain or Ireland, nor to any sum or sums standing in the name or names of any other person or persons in the books of the said Post Office Savings Bank.

INTEREST.—Interest at the rate of £2. 10*s.* per cent. per annum (which is at the rate of sixpence in the pound for each year, or at the rate of one halfpenny on each complete pound for each calendar month) is allowed until the sum due to a depositor amounts to £200, when interest ceased to be allowed.

* Particulars regarding, and a list of Savings Banks, will be found in the Register.

PERSONS BY WHOM DEPOSITS MAY BE MADE.—Besides ordinary persons, deposits may be made:

- (A) By a trustee on behalf of another person, in the joint names of such trustee and the person on whose account such money shall be so deposited; but repayment of the same, or any part thereof, will not be made without the receipts of both parties. A person may act as trustee in any number of accounts, and at the same time have an account in his own name.
- (B) By two persons jointly on their own behalf, provided neither of them is already a depositor.
- (C) By or for the benefit of children, but will not be repaid until they attain the age of 7 years, the money (unless, exclusive of interest, it exceeds £50, in which case it will be necessary that Letters of Administration be taken out) will be payable to the father, or if there be no father to the next-of-kin, on the expiration of one month from the date of death of the depositor, on the usual evidence of death and identity being furnished.
- (D) By the trustees or treasurer of any legally established Friendly, Charitable, or Provident Society, or Penny Savings Bank; provided such trustees or treasurer make application by post to the Controller of the Savings Bank Department, accompanied by a copy of their rules. Such Societies, &c., are allowed to invest considerably beyond the usual limit, or even without restriction as to amount; according to circumstances.

(2) INVESTMENTS AND SALES OF GOVERNMENT STOCK.

A depositor in the Post Office Savings Bank may invest in Government Stock at 3 per cent. Not less than £10, or the amount of the current price of £10 stock, with the addition of the commission, whichever sum is least, may be invested. The amount of Stock credited to any one account in any year ending the 31st December (whether any Stock has been previously sold or not) must not exceed £100 Stock; and the whole amount of Stock credited to any one account must not exceed £300 Stock.

(3) GOVERNMENT INSURANCES AND ANNUITIES.

'The Postmaster-General is empowered, under the Act 27 and 28 Victoria, cap. 43, to ensure the lives of persons of either sex, between the ages of 16 and 60, for not less than £20 or more than £100. He is also empowered under the same Act to grant Immediate or Deferred Annuities of not more than £50 on the lives of persons of either sex, and of the age of ten years and upwards.'

Under this enactment it has been arranged that, *e.g.*, a man at the age of 30 can insure his life for £100 by a monthly payment of 4s. 4d. or a fortnightly payment of 2s. 2d.

The Deferred Annuities will be found very useful.

The contract is that, in the event of the death of the person on whose life the annuity or allowance is to depend before the commencement of the annuity or allowance, the purchase money is to be returned to his representatives, and that if the purchaser at any time before the commencement of the annuity or allowance is unable to continue, or wishes to discontinue, the purchase money shall be returned to him.

By this scheme, *e.g.*, a man or woman aged 30, by a monthly payment of 8s. can secure at 60 an allowance, the man of £1. 14s. 2d. a month, the woman of £1. 9s. 4d.

VI.—AGED COUPLES IN WORKHOUSES.

Inquiries made on this subject suggest an amplification of the statement on p. 27.

- (1) In the case of 'any two persons being husband and wife,' and 'either of them infirm, sick, or disabled by any injury, or above the age of 60 years,' the Guardians may in their discretion permit them to live together in the workhouse.*
- (2) But if both husband and wife are over the age of 60, they will not be compelled to live separate in the workhouse.†

* 39 & 40 Vict., c. 61 (1876) § 10.

† 10 & 11 Vict., c. 109, § 23. *See* Lumly, 'Divided Parishes and Poor Law Amendment Act.'

INDEX.

- Able-bodied paupers, 28; outdoor relief to, 25; employment of, as superintendents or nurses, 27
- Accident, Poor-law provision for cases of, 40
- Adequate charity, Necessity for, 9
- Administratrix, Married woman may be, 113
- Adultery of wife in reference to husband's obligation to maintain her, 52
- Adults, Limits on working hours of, 67
- After-care of cases, 16
- Allowances to discharged prisoners, 38
- Almoner, well educated and instructed, a *sine qua non*, 10
- Almoners should accept common principles of discrimination, 13
- Alms, What to do when asked for, 38
- Almsgiving and religious teaching should be separated, 15
- Annuities, Government, 115
- Appendix, 112
- Applicants, Individual treatment of, necessary, 9
- Apprentices: Liability of masters of pauper, 60; Guardians may provide, 59
- Apprenticeship by Guardians, Conditions of, 59
- Apprenticing of children from industrial school, 71
- Artisans' dwellings: Act (1882) 113; legislation as to, 95; replacement of persons displaced by clearance of sites for, 113; *see also* Dwellings
- Ashpits, Vestries to cleanse, 92
- Assault of wife by husband, Procedure in case of, 50
- Assistance or Relief Committees desirable, 11
- Association for aiding girls and boys in service, Guardians may subscribe to, 61
- Asylum; aiding administration of relief of poor, Guardians may subscribe to, 61; for lunatics, county or borough, 80 (*see also* Lunatics)
- Asylums Board, Metropolitan, 77, 82; may contract with Vestries or District Boards for reception of cases of infection, 83
- Baby farming, Prevention of, 91
- Baths (Public), Vestries and District Boards to provide, 90
- Beggars and vagabonds: Law regarding, 40; inadvisability of giving money to, in the streets, 38; in common lodging houses may be reported to police, 94
- Begging, Law regarding, 40
- Begging letter writers, 42; necessity for inquiry as to, 42
- Benefit Societies, *see* Friendly Societies
- Bigamy not committed by marrying again if husband or wife absent seven years, 51
- Bills of Sale: Act (1878) 114; Amendment Act (1882) 114 inadvisable to assist to pay off, 114; under £30 void, 114
- Blind: Education of, 75; children, Guardians may educate, 55; powers of Guardians as to, 74; provision by School Board for, 75
- Board of Works, *see* District, also Metropolitan
- Boards of Guardians: candidate for election to, need not be resident or an occupier, 23; conditions of apprenticeship by, 59; dates for nominations to be sent in, 24; election of, voters must be owners or ratepayers, 22; importance of co-operation with the charitable 21; importance of election of, 22; liabi-

- lity of masters of apprentices and servants placed out by, 60; Local Government Board may nominate to, 24; apprenticing children, 59; apprenticing to sea service, 60; boarding-out pauper children, 56; paying for children at day industrial schools, 74; paying for clothing for child's attendance at school, 63; paying school fees, 65; providing training ships, 56; sending children to industrial school, 55; sending children to voluntary schools, 55; subscribing to hospitals or associations for nurses, 87; subscribing to institutions aiding administration of relief of poor, 61; subscribing to institutions aiding boys or girls in service, 61; subscribing to institutions for infirm, 103; visiting pauper lunatics, 81; officer of qualified corporation or company may vote at election of, 22; owner may vote by proxy at election of, 22; payment of school fees by, 60; powers and duties of, as to lunatics, 80; powers of, as to blind and deaf and dumb, 74; powers of, as to emigration, 48; powers of, in educating children, 55; qualification for candidate for election to, 23; scale of votes at elections of, 23; to promote vaccination and prevent spread of small-pox, 88; treatment of idiots or imbeciles by, 82; voting of ratepayers at elections of, 23
- Boarding-out:** Advantages and disadvantages of, 57; by Guardians, children eligible for, 56; by Guardians, conditions of, 57; Committees, constitution of, 56; of infants, liabilities in regard to, 61; of pauper children, 56; sum payable by Guardians for, 57
- Borrowing,** *see* Loans, also Pawnbrokers
- Brokers in the house,** Appeal for assistance when, 114
- Builders,** Penalties of, for not complying with Act, 94
- Buildings:** (*see also* Artisans' Dwellings, &c.) operations, Metropolitan Board of Works supervise, 91, 94; Regulations as to, 94; that obstruct ventilation, &c., may be removed by Vestry, 113
- Burial grounds, Vestries and District Boards to provide,** 90
- Burke's definition of poor and indigent,** 6
- Cases:** After-care of, 16; individual treatment of, necessary, 9; of urgency, care necessary in dealing with, 13
- Casual poor,** 38, 39; Act (1882), 112; labour, 7
- Casuals:** Discharge of, 112; disorderly, 39; applying more than twice in one month for admittance to metropolitan casual ward, rule as to, 40, 112
- Casual wards:** Admittance to, 39; classification of cases necessary, 40; co-operation of, with charity, 45; hours when open, 39; overseer may give order for, 39; policeman may personally conduct destitute cases to, 39; relieving officer gives orders for, 39; street cases should be referred to, 39; time of discharge from, 40
- Cellars,** Regulations as to underground, 94
- Certified Day Industrial Schools,** 73; Industrial Schools (*see* Industrial)
- Cesspools, Vestries to cleanse,** 92
- Chancery, Court of, and charitable endowments,** 97
- Charitable;** importance of co-operation with Boards of Guardians by, 21; institutions, test of, 13; provision for the sick, 85; responsibility of, 9, 10; trusts, duties of Vestries as to, 90
- Charities, Educational endowed,** 100; election by vote to, 13
- Charities Endowed:** ill effects of, 97; accounts of, 99; Charity Commissioners may inspect and inquire into, 99; difficulty of remodelling, 98; duties of Vestries as to, 90; evils of present administration, 96; judicial control over, 97; Local Government Board and, 100; new schemes may be made, 99; official trustees, 99; restrictions of, 96; security of property of, 99; trustees may be compelled to perform trusts, 97
- Charities:** Income of, 14; in kind, how useful, 17; *mala fide* excluded, 52; management of, 15; mendicant, 14; names of patrons liable to deceive as to, 15; parochial, 17; restrictions on admission to, 13; should produce self-help, 13; Sir A. Hobhouse on endowed, 96; useless endowed, may be applied for education, 100; working-class, 4
- Charity:** and Poor-law, difference between, 19; and Poor-law, part to be taken by, in assisting widows, 62; and religious teaching should be separated, 15; bad effect of wholesale, 44; cases eligible and ineligible for, 9; discriminate, 12; effect of legislation on, 3; exposed to misuse, 14;

- functions of Poor-law and, 19; harm done by unwisely administered, 6; injury done by wholesale, 17; limits of, in cases of want of employment, 45; may assist in emigration, 48; methods of, 3, 9; necessity of adequate, 9; necessity of discrimination in, 3; not complete unless placing recipient in self-dependence, 8; object of, 3; Organisation Committee, street cases should be referred to, 39; personal and wholesale, 15; principles of, 6, 8; provision of employment by, 46; saving and thrift, necessity of combination of, 8; should not interfere with unskilled labour, except in emergency, 45; State, 9; supplementation of wages by, 46; thorough knowledge of circumstances of applicants for, necessary, 9; tickets, abuse of, 17; tickets local tradesmen often have an interest in, 17; treatment of applicants for, 8; unwise for, to supplement Poor-law relief, 62; what to do when asked for, 38
- Charity Commission: powers of, 98, 99; may make new schemes for endowed charities, 99; supply of information and advice by, as to endowed charities, 99
- Charity Organisation Society; Objects, Constitution Method of Work, List of District Committees, &c. 127 to 132
- Chelsea pensioner receiving Poor-law relief, 28
- Children: and widows, Assistance of, 62; apprenticing of, from industrial school, 71; arrangements for sending to industrial schools, 70; at industrial schools, grants from Treasury for, 71; at work must attend school, 66; beyond control, 70; blind, deaf and dumb, difficulty of assisting, 74; boarding-out of pauper, 56; convicted of or exposed to crime, 69; discipline of, at industrial school, 71; emigration of orphan or deserted, 49; found begging or receiving alms, 69, 74; found destitute, 70; found in company with rogues, thieves, &c., 72; found wandering, 69, 72; frequent lack of provision for widows and, 52; frequenting company of thieves, 70, 74; Guardians may apprentice, 59; having no home or visible subsistence, 69; insurances of, 109; legal responsibilities of, 34; living with prostitutes, 70; limitations on the employment of, 66; maintenance of, from rates, 84; married women liable to maintain, 113; morally neglected or refractory, 67; must not work in factories or workshops under 10 years, 66; not under proper control, 72; of parents convicted of crime, 70; offenders under 12 years, 70; pending inquiry or choice of industrial school may be detained in workhouse, 71; Poor-law provision for, 53, 56, 59, 60; powers of School Board as to neglected, 72; punishment for encouraging to beg, 41; punishment for neglect of, 35; responsibilities of parents as to education of, 64; sent to industrial school, placing out on licence, 71; the School Board and education of, 64
- Cholera, Provision for cases of, 83
- Chronic or pension cases, 103
- Classification of paupers, 27
- Clothing for child's attendance at school, Guardians may pay for, 63
- Clubs, Many in distress do not belong to, 105; test of soundness of, 107 (*see also* Friendly Societies)
- Combination, Conditions of labour improved by, 46
- Commissionaires, 44
- Commissioners in Lunacy, *see* Lunacy
- Committee advisable, in Charity, to decide upon facts, 11
- Common lodging-houses: concealing vagrants may be searched, 41; keepers of, may report presence of vagrants and beggars in, 94; must be registered and inspected, 94; regulations regarding, 94
- Company being qualified, Officer of, may vote at election of Boards of Guardians, 22
- Constable, *see* Policeman
- Contagious cases, Special wards for, in workhouses, 27
- Co-operation: Advantage of, 11, 12; conditions of labour improved by, 46; importance of, between Boards of Guardians and the charitable, 21
- Corporation being qualified, Officer of, may vote at election of Boards of Guardians, 22
- Court of Chancery, *see* Chancery
- Crippled Children, Guardians may educate, 55
- Crossings, Cleansing of, 92
- Deaf and Dumb: children, Guardians may educate, 55; education of, 75; powers of Guardians as to, 74; provision by School Board for, 75
- Deformed: Powers of Guardians as to the, 75; children, Guardians may educate, 55

- Deformities, Exposure of wounds or, to gather alms, 41
- Deserted: or orphan children, Emigration of, 49; women, 36
- Destitute: Relief of, from rates, 84; State fund for the 9; (*see also* Casuals, Paupers, &c.)
- Destitution: test of, 25
- Diphtheria, Provision for cases of, 83
- Discharged prisoners, 38; Aid Societies, 38; allowances to, 38
- Discrimination, Almoners should accept common principles of, 13
- Disorderly and idle persons, Law regarding, 41
- Dispensaries: Charitable and Poor-law, 86; Provident, 85
- Distress: Charity should cure, not alleviate, 12; how to help cases of, 3; personal acquaintance of those in, necessary, 9
- District Boards of Works: Books open to inspection, 90; as sanitary authorities, 91; constitution and duties of, 89, 91; election of, 89; may erect dwellings for working class, 95; may require owner to make dangerous dwellings fit for habitation, 95; qualification for voter at election of, 89; (*see also* Vestries)
- District Schools, 53; (*see also* Poor-law.)
- District Visiting, 15
- District Visitor, qualifications for, 16; should have tact and energy, 15
- Dock labourers, 44
- Doles: cannot relieve properly, 38; may be applied for education, 100
- Drainage system under Metropolitan Board of Works, 91
- Drains, Construction and cleansing of, 91, 92
- Drinking fountains, Vestries may provide, 91
- Drunkards: Act, Habitual, 37; retreats for, 37
- Drunkenness, Cases of, should generally be left to the Poor-law, 37
- Dumb, *see* Deaf
- Dwellings: for working class, Local authority may erect, 95; power of Metropolitan Board of Works as to artisans, 95; provision to be made for persons displaced by clearance for artisans, 95; unfit for habitation, local authority may require owner to make habitable, 95; (*see also* Artisans).
- Education, (*see also* School Board, Poor-law Schools, &c.); of blind and deaf and dumb, 75; of children, responsibilities of parents as to, 64; powers of Guardians *re*, 55
- Educational endowments, 100
- Election: by vote to charities, 13; of Boards of Guardians (*see also* Boards) its importance, 22
- Eligible cases for charity, 9
- Emigration: Charity may assist in, 48; expense of, 48; limits of, as a means of assistance, 48; of orphans or deserted children, 49; of the unemployed, 48; powers of Guardians as to, 48; powers of Local Government Board as to, 48
- Employer: Charity should not undertake duties of, 45; of child liable to penalty if child does not attend school, 65; may contract himself out of the Employers' Liability Act, 111
- Employers' liability, 109; may be covered by assurance, 111
- Employment: Assistance of cases of want of, 47; accidents during, 110; cases of want of, 44; limitation of charitable help in cases of want of, 45; of adults, limits of hours of, 67; provision of, by charity, 46
- Endowed Charities, (*see* Charities)
- Endowments, Useless, may be applied for education, 100
- Epidemics, Medical Officer of Health to ascertain existence of, 92
- Executrix, Married woman may be, 113
- Factories, Employment of children in, 66
- Fallen women: Assistance of, by charity, 36; Poor-law should deal with, 36
- False pretences of begging-letter writers, 42
- Fever: Hospital, London, Cases desirable for, 84; hospitals, 83; maintenance of cases of, from rates, 84
- Fish, Hawkers' licences not required for sale of, 43
- Foreigners should be referred to the societies of their nationalities, 42
- Fountains, *see* Drinking
- Friendly Societies: and dispensaries, 109; and insurances of children, 109; for what purpose established, 107; fraudulent registration may be cancelled, 108; inspection of books, 108; investments of, 109; loans to members, 109; many in distress do not belong to, 105; may subscribe to charitable or provident institutions, 108; member being pauper,

- not to appropriate benefit to his maintenance, if dependent relatives, 109; necessity of joining, 105; privileges of, 108; registry 107; tests of soundness, 106
- Fruit, Hawkers' licences not required for sale of, 43
- Furniture, Bills of Sale on, appeal for help when, 114
- 'Gift-hunters' kept in existence by endowed charities, 96
- Government: Grants from, for children at industrial schools, 71; grants of, to day industrial schools, 74; insurances and annuities, 115
- Grandchildren, Married women liable to maintain 113
- Grandparents, Legal responsibilities of, 34
- Greenwich pensioner receiving Poor-law relief, 28
- Guardian: liable to penalty for not sending child to school, 65
- Guardians, (*see also* Boards): duties of, in regard to in- and out-door relief, 24; nominated and *ex officio*, 24
- Gurney, Mr. Samuel, Commencement by, of a Register of Charities in 1862, 5
- Habitual Drunkards' Act, 37
- Harness-menders, Licence not required by, 43
- Hawkers, Licenced, 43
- Hawksley, Dr., Paper by, on London Charities, 5
- Health, Medical Officer of, (*see* Medical)
- Help, interim or instant, 12
- Hicks, Mr. G. M., Statement by, as to London charities, 5
- Hobhouse, Sir A., on endowed charities, 96
- Home, Typical case of admission wrongly given to, 68
- Homeless cases, 38
- Hornsby Wright, Books by Mr., 16
- Hospital letters, Misuse of, 85
- Hospitals, Fever (*see* Fever)
- Hospitals: Guardians may subscribe to, 87; invalid kitchen a necessary adjunct to, 85
- House-to-house visitation, 15
- House, unfit for habitation, Magistrate may prohibit use of, 93
- Houseless cases, 39
- Houses: Numbering of, 91; regulations as to building of, 94; (*see also* Buildings)
- Husband: Criminal proceedings against wife, 113; legal responsibilities of, 34, 113; liable for cost of maintenance of wife and family, 52; may insure for benefit of wife or children, 113; may remarry if wife absent seven years, 51
- Husband and wife: Aged, may have special accommodation in workhouses, 27, 116; judicial separation of, 50; procedure in assault cases, 50
- Idiotic children, Guardians may educate, 55
- Idiots: Charge of, 77; pauper, 82; powers of Guardians as to, 75; treatment of, by Guardians, 82
- Idle and disorderly persons, Law regarding, 41
- Illegitimate child: Mother must maintain, 35; of wife, husband must; maintain, 34; putative father's liabilities, 35
- Illness (*see* Sickness)
- Imbeciles: Charge of, 77; pauper, 82; treatment of, by Guardians, 82
- Improvvidence, How to deal with Cases of, properly, 53
- Inadequate casual aid, Injury done by, 62
- In- and out-door relief, Duties of Guardians in regard to, 24
- Indigence a social evil, 7
- Indoor paupers, (*see* Paupers), also, Workhouses, Boards of Guardians, &c.
- Indoor relief, 25
- Industrial school: Typical case of wrong admission to, 68; and School Board authorities, 72; apprenticing of children from, 71; arrangements for sending children to, 70; certified day, 73; children may be placed out on licence, 71; discipline of children at, 71; for whom intended, 69; grants from Treasury for children at, 71; Guardians may send children to, 55; powers of Magistrates as to, 70; statistics as to admissions to, in 1880, 68
- Inebriates: must be left to Poor-law, 37; retreats for, 37
- Ineligible cases for charity, 9
- Infant life protection, 60
- Infants, Liabilities in regard to boarding-out, 61
- Infection: Maintenance of cases of, from rates, 84; provision for cases of, 83
- Infectious cases, Special wards for, in workhouses, 27

- Infirm** : Charge of, 77 ; Guardians may subscribe to institutions for, 103
- Inquiry** : Heads of, 10 ; necessity of, in charitable work, 10, 11, 12 ; objection to, 11 ; officer desirable in charitable work, 10 ; scope of, 10
- Insaue** : Charge of, 77 ; in workhouses, 81 ; maintenance from rates of, 84
- Inspector of Nuisances**, Duties of, 92
- Institutions** : aiding administration of relief of poor, Guardians may subscribe to, 61 ; management of, 15
- Insurances**, Government, 115
- Intemperance** : Cases of, should be left to the Poor-law, 37 ; not a penal offence, 37 ; retreats for cases of, 37 ; usefulness of religious and moral agencies in, 37
- Intemperate habits**, Persons of, may become voluntary boarders in registered houses, 78
- Interim or instant help**, 12
- Invalid kitchen** a necessary adjunct to a hospital, 85
- Investigation** : Heads of, 10 ; scope of, 10
- Investment in Government Stock**, 115
- Jewish Board of Guardians**, Jews should be referred to, 42
- Judicial separation of husband and wife**, 50
- Kensington Workhouse Girls' Aid Committee**, 21
- Kitchen**, Invalid, a necessary adjunct to a hospital, 85
- Labour** : Casual, 7 ; charity should not interfere with unskilled, except in emergency, 45 ; conditions of, improved by co-operation or combination, 46.
- Labourers**, Dock and riverside, 7, 44
- Lame** : Powers of Guardians as to the, 75 ; children, Guardians may educate, 55
- Legal responsibilities of relations** necessary to be enforced, 33
- Licence**, Placing out of children sent to industrial school on, 71
- Life insurance**, Government, 115
- Loan**, Poor-law relief by way of, 28
- Loans** : Assistance of distress by, 101 ; charitable, should be treated as business, 102 ; Charity Organisation Society and, 102 ; conditions of success in, 102 ; forms for granting, 102 ; repayment of, should be enforced, 102 ; stamps required for, 102 ; surety for, should be in same position in life as borrower, 103 ; useful and useless, 101
- Local Government Board**, 20 ; and endowed charities, 100 ; powers of, as to emigration, 48
- Lodging-houses**, *see* Common.
- London Fever Hospital**, *see* Fever
- London**, *see* Metropolis, and Metropolitan
- London School Board**, *see* School Board
- Lunacy Commissioners**, 78 ; must visit asylums, 81
- Lunatic** : wife, Husband to maintain, 82 ; pauper, member of friendly society, not to appropriate benefit to his maintenance if dependent relatives, 109
- Lunatics** : 77 ; at large, 79 ; conditions under which friends may retain, 79 ; relieving officer or constable must take before justice, 79 ; charge of harmless, 77 ; charitable institutions for, 78 ; county justices must provide accommodation for, 80 ; harmless pauper, admission to asylums of, 82 ; liabilities of relations, 82 ; licensed and unlicensed houses for, 78 ; may be sent to unlicensed houses by Guardians, 81 ; maintenance of, from rates, 84 ; non-pauper, 78 ; pauper, 79, 80 ; pauper, annual list to be prepared, 82 ; pauper, procedure as to, 80 ; property of, 78 ; rules as to discharge of pauper, 81 ; State institutions for, 78
- Magistrate** : may order abatement, &c. of nuisance, 93 ; power of, as to school attendance of children, 73 ; powers of, as to certified industrial schools, 70 ; powers of as to reformatory schools, 72
- Mangles**, Assistance by, 46
- Marriages**, Ill-advised, 52
- Married couples**, Judicial separation of, 50
- Married Women** : (*see also* wife) Criminal proceedings against husband, 113 ; difficulty of applying law for protection of, 52 ; earnings of, may be protected, 51 ; have same civil and criminal remedies as *feme sole*, 113 ; legal remedies of, against ill-treatment, &c., 50 ; liable for maintenance of children and grandchildren, 113 ; liable for support of husband if chargeable to parish, 113 ; may ac-

- quire real or personal property, 112; may act as *feme sole*, 112, 113; may be executrix or administratrix, 113; may carry on a trade separate from husband, 112; may deposit in savings or other banks, 113; may effect policy of life insurance for separate use, 113; may enter into contract, 112; may insure for benefit of husband or children, 113; may invest in shares, stocks, &c., 113; may sue and be sued, 113; Poor-law relief to, 35; Questions as to property of, may be brought before Courts of Law, County Courts, &c., 113; rights and liabilities of, 113; subject to Bankruptcy Act, 112
- Married Women's Property Act, 51, 112
- Masters: Liabilities of, 61, 109; of pauper apprentices, liabilities of, 60
- Medical: Association, Metropolitan Provident, 85, 109; Officer of Health, duties of, 92; relief, Poor-law, 40
- Men, Outdoor relief to able-bodied, 25
- Mendicant charities, 42
- Mendicants, *see* Rogues, Vagabonds, Vagrants, Beggars, &c.
- Mental malady, Persons subject to, may become voluntary boarders in registered hospitals, 78
- Messengers, 44
- Metropolis: Children straying or lunatics wandering in, 80; Municipal administration of the, 18
- Metropolitan Asylums Board, 77, 82; may contract with Vestries or District Boards for reception of cases of infection, 83
- Metropolitan Board of Works, 91; books open to inspection, 90; constitution of, 91; powers of, as to Artisans' Dwellings, 95; to supervise buildings, 94
- Metropolitan: Common Poor Fund, 84; Provident Medical Association, 85, 109
- Municipal administration of the Metropolis, 18
- Necessity, Poor-law provision for cases of sudden and urgent, 40
- Nuisance: Medical Officer of Health to point out existence of, 92; abatement of, 91, 93; inspector of, *see* Inspector
- Nurses, Employment of able-bodied paupers as, 27
- Nursing Associations, Guardians may subscribe to, 87
- Orphan or deserted children, Emigration of, 49
- Out- and in-door relief, Duties of Guardians in relation to, 24
- Outdoor paupers, *see* Paupers, also Workhouses, Boards of Guardians, &c.
- Outdoor relief, 25, 84; bad effect of, 44; desirability of continuance of, 26; insufficient, to widows, 62; Poor-law assistance and education, 63; unwise for charity to supplement, 62
- Out-patients: hospital letters, Careless disposal of, 85; system, necessity for reform of, 85
- Overcrowding: and its prevention, 93; law should be enforced in cases of, 93
- Papers, Hawkers' licence not required for sale of, 43
- Parent: does not become pauper by Poor-law relief to afflicted child, 75; liable to penalty for not sending child to school, 65; neglecting to provide instruction for child, 72
- Parental obligations, Difficulty of enforcing, 68
- Parents: Legal responsibilities of, 34; liable for payment for children at industrial schools, 71; responsibilities of, as to education of children, 64
- Parish relief, *see* Poor-law, Workhouse, Boards of Guardians, In and Outdoor Relief, &c.
- Pauper (*see* also Workhouse, Boards of Guardians, Indoor and Outdoor, Poor-law Schools, &c.); apprentices, liabilities of masters of, 60; apprentices, supervision of, 60
- Pauper: children, Apprenticeship by Guardians of, 59; boarding-out of, 56; member of friendly society not to appropriate benefit to his maintenance if dependent relatives, 109; lunatics, *see* Lunatics
- Paupers: Able-bodied, 28; casual, discharge of, *see* Casual; classification of, 27; disorderly, 39; in workhouses, any person may visit, by permission, 27; maintenance of indoor, 85; restoring of, to independence, 21; settlement and removal of, 26, 29, 32; suffering from fever or small-pox, 83; visitation of indoor, 27
- Pawnbrokers: Interest charged by, 101; must have certificates, 101; regulations regarding, 101
- Official trusteeship of endowed charities, 99

- Pawning and saving, 101
 Pedlar a kind of legalised vagrant, 43
 Pedlars' certificates, 43; pack may be opened by policeman, 43
 Pensions: Suitable conditions of, for the aged, 104; when they should be given, 103
 Pensioners receiving Poor-law relief, 28
 Plain sewing badly paid, 45
 Police, Commissioners of, to inspect lodging-houses, 94
 Policeman: may open pedlar's pack, 43; may personally conduct destitute cases to casual wards, 39
 Poor Fund, Metropolitan Common, 84
 Poor: Dwellings for the, Legislation as to, 95; emigration of the, 48; legal relief of, 19; lodging-houses for, regulations regarding, 94; recklessness of, as to keeping in work, 45; resources of, besides charity, 13; want of knowledge of, by the rich, 10
 Poor-law: Administration of, 20; and charity, difference between, 19; and charity, part to be taken by, in assisting widows, 62; arrangements for casual poor, 39; cases to be sent to, for interim help, 12, 13; difficulty in administration of, 68; functions of charity and, 19; improvement of work of, by charity, 9; medical relief provided by, 87; medical relief, system of, could be co-ordinated with charitable system, 86; provision for cases of sudden and urgent necessity, 40; provision for children, 56, 59, 60; provision for the sick, 85
 Poor-law relief (*see* also Loan, Indoor and Outdoor, Boards of Guardians, Relief, &c.); destitution a claim for 19; enactments as to, 29; unwise for charity to supplement, 62
 Poor-law schools, 53; children under 14 in, 70
 Postage stamps, Savings by, 114
 Post Office arrangements for thrift, &c., 114
 Post Office Savings Banks, 114; deposits by, or for benefit of, children, 115; depositors in, may invest in Government Stock, 115; depositors must not have accounts in other savings banks, 114; form of declaration on opening new account, 114; Friendly, Charitable, or Provident Society, or Penny Savings Bank, may deposit in, 115; hours of business, &c., 114; insurance and annuities, 115; interest, 114; limit of deposits in, 114; persons who may deposit in, 115; small savings by postage stamps, 114; trustees may deposit in, 115
 Prisoners: Aid Societies, 38; allowances to discharged, 38
 Privies, Vestries to cleanse, 92
 Protection Order for wife against husband, 51
 Provident: dispensaries, 85; Medical Association, Metropolitan, 85, 109
 Proxy, Owner may vote by, at election of Boards of Guardians, 22
 Rates, Emigration at cost of, 49
 Reformatory Schools: Conditions of admission to, 72; for whom intended, 69; statistics as to admissions in 1880, 68
 Register of Charities: Commencement of the, 5; explanation of the, 4; index to, 4
 Refuge, Street cases should be referred to, 39
 Relations, Legal responsibility of, 33
 Relief (*see* Poor-law, also Indoor and Outdoor); bad effect of out, 44; desirability of continuance of out, 26; or assistance Committees desirable, 11; recovery of, 28
 Relieving officer: person applying to, must disclose property (if any), 27
 Religion, Child may be sent to industrial school where his own is taught, 70
 Religious: Agencies effect of, 7, 8; ministration, effect of, on the poor, 15; teaching and charity should be separated, 15
 Removal of paupers, 29
 Responsibility: Legal, of relations, 33; of the charitable, 9
 Retreats for inebriates, 37
 Rich, Want of knowledge of the poor by, 10
 Riverside labourers, 44
 Roads, Making and widening of, 91
 Rogues and vagabonds: Any person may apprehend, 41; policeman liable to penalty if refusing to take into custody, 41; Law regarding, 41
 Room, Size of 'habitable,' 94
 Sale of Government Stock, 115
 Sanitary: authorities, Vestries and District Boards as, 91; duties of Medical Officer of Health, 92; duties of Vestries and District Boards, 90
 Sanitation, Law should be enforced in cases of bad, 93

- Saving: Post Office arrangements for, 114; thrift and charity, necessity of combination of, 8
- Savings Banks, School Board may open, 105 (*see also* Post Office).
- Scarlet fever, Provision for cases of, 83
- School, *see* Industrial, Reformatory, Education, &c.
- School Board: and the education of children, 64; authorities and industrial and truant schools, 72; constitution of, 64; grants of, to day industrial schools, 74; industrial schools of, 73; may open savings banks, 105; may remit school fees, 65; powers of, as to neglected children, 72; provision for blind and deaf and dumb, 75; requirements of, as to compulsory education, 64; children at work must attend, 66; employment of children attending, 64; exceptions as to attendance at, 64; fees, law relating to payment or remission of, 65; fees, payment by Guardians of, 60; law relating to attendance of children at, 64; limit of age, &c., for compulsory attendance at, 64; parent or guardian liable to penalty for not sending child to, 65; power of Magistrate as to attendance at, 73
- Schools, District, 53; Endowed, Commission, 100; Poor-law, 53
- Scotland; Boarding-out successful in, 58; Married Women's Property Act does not extend to, 113
- Sea: Guardians may provide for training boys for, 56; service, Guardians may apprentice children to, 60
- Seamen: Distressed, abroad, 44; legal provision for wives, &c. of, 43; when on voyage, liable for poor relief to wife, &c., 43
- Secretary of State may transfer child from one industrial school to another, 72
- Self: control, persons with a want of, may become voluntary boarders in registered hospitals, 78; -dependence, charity should place recipient in, 8; -help, charity should produce, 13
- Separation, Judicial, of husband and wife, 50
- Servants placed out by Boards of Guardians, Liabilities of masters of, 60
- Settlement of paupers, 29, 32
- Sewers: under Metropolitan Board of Works, 91; Vestries to cleanse, 92
- Sewing: machines, Assistance by, 46; plain, badly paid, 45
- Ships, Guardians may provide training, 56
- Shoeblocks, 44
- Sick: Asylum districts, 86; charitable and Poor-law provision for the, 85
- Sickness: Necessity for adequate treatment of cases of, 85; Poor-law provision for cases of, 40
- Small-pox: Guardians to prevent spread of, 88; hospitals, 83; maintenance of cases of, from rates, 84
- Snow, Clearance of, from streets, 91
- Social: evil, Indigence a, 7; life of persons in distress, knowledge of, necessary, 10
- Societies, *see* Friendly
- Society for assisting boys and girls in service, Guardians may subscribe to 61
- Spiritual ministration, Effect of, on poor, 8, 15
- Stamps, Savings by postage, 114
- Stock, Investment and sale of, 115
- Street beggars and vagabonds, 40; inadvisability of giving money to, 38
- Streets: Cleansing of, 91; making and widening, 91; Vestries must cleanse, 91; what to do when asked for charity in the, 39
- Superintendents in workhouses, Employment of able-bodied paupers as, 27
- Surveyors, District, to inspect and supervise buildings, 94
- Thrift: how far a condition of help 104; means of, 104; Post Office arrangements for, 114; saving and charity, necessity of combination of, 8; should be promoted, 105
- Tinker, Licence not required by, 43
- Torrens' Act as to dwellings, 95; amendment of, 113
- Trades Unions, 44
- Training ships, Guardians may provide, 56
- Treasury: Grants from, for children at industrial schools, 71; grants of, to day industrial schools, 74
- Truant schools: 73; and School Board authorities, 72
- Trustees may deposit in Post Office Savings Banks, 115
- Trusteeship, Official, of endowed charities, 99
- Unemployed: Assistance of the, 47; emigration of the, 48; the, 7, 44
- Union, *see* Workhouse, Boards of Guardians, Poor-law, &c.

- United States, Emigration to, at cost of rates, 49
- Unskilled labour, Charity should not interfere with, except in emergencies, 45
- Urgency, Care needed in dealing with cases of, 13
- Vaccination: Guardians to promote, 88; penalty for neglect, 88; regulations as to, 88
- Vagabond: or rogue, Policeman liable to penalty if refusing to take into custody, 41; any person may apprehend, 41
- Vagabonds, Beggars and, law regarding, 40
- Vagrants, 38; any person may apprehend, 41; in common lodging-houses may be reported to police, 94; policeman liable to penalty for refusing to take into custody, 41; tendency of casual wards to create, 40
- Vegetables, Hawkers' licences not required for sale of, 43
- Vestry: as sanitary authority, 91; books open to inspection, 90; constitution and duties of, 89, 91; election of, 89; may remove 'obstruction buildings,' 113; may erect dwellings for working class, 95; may prevent overcrowding, 93; may require owner to make dangerous dwellings fit for habitation, 95; powers of, as to nuisances, 93; qualification for voter at elections of, 89 (*see also* District Board of Works)
- Visiting, District, 15
- Visitor, Qualifications for a, 16
- Visitors, District, should have tact and energy, 15
- Voluntary schools, Guardians may send children to, 55
- Vote, Election to charities by, 13
- Voting system: Evils of, 13, 14; plea for, invalid, 14
- Wages, Supplementation of, by charity, 46, 111
- Washhouses, Vestries and District Boards to provide, 90
- Water, Supply of, to houses, 91
- Widows: and children, Assistance of, 62; frequent lack of provision for, 52; cases which should be assisted by charity, 63; cases which should be left to the Poor-law, 62; insufficient out-relief to, 62
- Wife (*see also* Married Women): adultery of, in reference to husband's obligation to maintain, 52; desertion, 34; earnings of, may be protected, 51; husband and, aged, may have special accommodation in workhouse, 27, 116; husband must maintain, 52; legal remedies of, against ill-treatment, 50; liable for support of her husband and children, 35; may marry again if husband absent seven years, 51; procedure of, on assault by husband, 50
- Women (*see also* Married): Deserted, when Charity should not assist, 36; work, great competition in, 40; Married, Property Act, 112; labour badly paid, 45; fallen, Poor-law should deal with, 36; fallen, assistance of, by charity, 36
- Workhouse: (*see also* Poor-law) administration and management, 26; admission to, 26; disorderly inmates of, 40; Girls' Aid Committee, 21; master may punish offences of inmates, 27; pauper wishing to leave, 27; person applying to, must disclose property (if any), 27; schools, 53
- Workhouses: Aged and infirm couples may have special accommodation, 27, 116; detention of insane persons in, 81; special wards for infection or contagion, 27; discipline in, 27; any person may visit paupers with permission, 27; cases for, 25; classification of paupers in, 27; children may be detained in, pending inquiry or choice of industrial school, 71; superintendents or nurses in, employment of able-bodied paupers as, 27
- Working class, Local authority may erect dwellings for, 95
- Working classes' dwellings, *see* Artisans
- Work, Limits of hours of adults', 67
- Workmen, Accidents to, Compensation by employer for, 110
- Workshops, Employment of children in, 66
- Wounds or deformities, Exposure of, to gather alms, 41

CHARITY ORGANISATION SOCIETY.

President.—THE BISHOP OF LONDON.

Chairman of Council.—THE RIGHT HON. JAMES STANSFELD, M.P.

Treasurer.—HERBERT B. PRAED, ESQ.

Secretary.—C. S. LOCH, ESQ.

SOCIETY FOR ORGANISING CHARITABLE RELIEF
AND REPRESSING MENDICITY; Central Office,
15 Buckingham Street, Strand, W.C.

OBJECTS.—The general object of this Society is to give a definite aim to, and to direct into the most effectual channels, the large amount of benevolent force at work in England, and particularly in London. All thoughtful people agree that pauperism is a dark blot upon our social system. All deplore the enormous contrast between the richer and poorer classes. Many think that this contrast is increasing. Whether that be so or not it is obvious that every eye is struck by it. Under these circumstances, it is no wonder that benevolent people who have something to spare should be anxious to employ it in the service of the poor and weak. In fact, very large sums of money are yearly contributed for this purpose, but from lack of knowledge and combined action, the effect is not in proportion to the effort. Many of the methods adopted for giving are not wise : some are misplaced and useless ; some are hurtful by encouraging fraud or mendicity, and discouraging honest endeavour ; some overlap and cross one another, so that money may be lavished upon one quarter and wholly withheld from another. The more the subject is examined, the clearer are these conclusions : first, that isolated efforts, even when wisely directed in themselves, cannot successfully combat the evils ; and secondly, that there is very much to learn concerning the methods by which the wealthier classes may best help the poorer. The first of these conclusions suggests co-operation ; the second

suggests the collection of information, the constant study and discussion of it, and the diffusion of it to all who seek or who will receive it. For these ends the Society has established a local centre (called a District Committee) in each Poor Law Union, and has connected them all with a general centre, the Council at the Central Office. To the District Committee are invited all agencies and persons interested in the administration of charity within its district, who can thus inter-communicate information, lay down uniform principles to guide their action towards the poor, and concert the general remedial measures required in each locality. On the Central Council are represented all the District Committees, and the information gathered from all quarters is by it diffused over the whole area. The Society appeals to all—rich and poor, powerful and weak, learned and unlearned; whatsoever their rank, sex, calling, or creed—to aid it, by contributing the fraction of time, intelligence, and means each can spare to the service of all.

THE CONSTITUTION OF THE SOCIETY.—The Charity Organisation Society consists of a federation of 39 District Committees, one or more in each of the Poor Law divisions of the Metropolis, and of a Central Council at which every Committee is represented. Any person being a member of a District Committee, or being an annual subscriber of not less than £1. 1s., or a donor of not less than £10. 10s., to the funds of the Council, or of any District Committee, is a member of the Society. There is an Annual Meeting of the Society. The Council have power to convene a Special Meeting of members of the Society. Any thirty members also may require the Council to convene a special meeting. **District Committees.**—The District Committees consist, as far as possible, of Ministers of Religion, Guardians of the Poor, and representatives of all the principal local charities. Each Committee has a Chairman or President, one or more Hon. Secretaries, and one or more representatives at the Council. It is the function of the District Committees to receive, investigate, and deal (in accordance with the general principles of the Society) with all cases of alleged want or distress referred to them. Each Committee is intended to form a common meeting place—a centre of information and charitable work—for persons in the district desirous of benefiting the poor. **The Council.**—The Council consists of (1) a chairman, vice-chairmen, and treasurers; (2) annually elected representatives from each District Committee, together with the Chairman and Hon. Secretaries of the Committee (not exceeding two); (3) additional members, in number not exceeding one-fourth of the representatives of the District Committees; (4) representatives of Metropolitan Charitable Institutions. Vice-Presidents of the Society are honorary members of Council. The Council supervises and endeavours to strengthen and consolidate the work of District Committees. It takes into consideration all questions of principle and matters relating to the work of the Society generally. It endeavours to bring into systematic co-operation the larger Metropolitan Institutions and Societies, to improve the administration of charity, and to suppress imposture. It also corresponds with, and helps to establish,

similar societies elsewhere. The Administrative Committee is the executive Committee and Finance Committee of the Council. It consists of not more than twenty members, of whom fifteen are elected annually by the Council. The Treasurer of the Council is an *ex-officio* member of the Committee. There are two permanent Sub-Committees of the Administrative Committee—the Sub-Committee on District work; the Inquiry Sub-Committee. Each of these undertakes a special department of the work of the Council. Members of District Committees not being members of Council may be members of the Sub-Committees.

METHOD OF WORK.—In the treatment of cases two *main principles* have been agreed upon—(1) that prior to assisting,* there should be thorough investigation; (2) that whatever assistance is given should be suitable and adequate. Each case of distress is to be considered as that of a sufferer from some malady, of one afflicted in mind, body, or estate, and the cause of this distress, and the best way of treating it, must be ascertained, and then the proper remedy applied. Each case is thus taken on its merits and dealt with, as far as possible, on certain well-defined principles. **Cases ineligible** for charitable assistance, *i.e.* those in which (suitable pension cases excepted) no pecuniary or other aid is likely to produce lasting good results, are left to the Poor Law. **Investigation.**—When a person in distress calls at the office of a Committee of the Society, the particulars of his case are taken down on the application form,† together with a statement of the assistance asked for. This is the basis of the investigation, which, according to the nature of the case, may be conducted by the Agent or by a member of Committee, under the supervision of the Hon. Secretary. The object of investigation is (1) to verify the applicant's statements; (2) to ascertain the causes of his distress; (3) to ascertain such facts as will show how and by whose aid that distress can best be met; (4) to detect imposture. Investigation, unless it thoroughly fulfils these objects, is insufficient. **Assistance.**—When the case has been investigated, the facts are laid before the Committee by the Hon. Secretary, in order that, taking into consideration the circumstances of the applicant and his family as a whole, they may decide how the case is to be treated. There are certain principles of decision which are set down in 'Charity Organisation Paper,' No. 5. In accordance with these the Committee has to decide whether the case should be assisted from charitable funds or should be rejected as a case not requiring assistance or only to be assisted by the Poor Law. If they determine to assist, they have to decide—apart from the question how assistance is to be obtained, and irrespective of the special form of relief asked for by the applicant—what kind or kinds of charity are best calculated to make the applicant independent of charity and of Poor Law

* This does not of course refer to assistance pending investigation which it is often necessary to give.

† For details see Charity Organisation Paper, No. 8, 'Books and Forms,' and 'Suggested Rules and Byelaws of a Charity Organisation Committee,' Charity Organisation Paper, No. 4.

relief in the future. Assistance short of this is not really adequate.* When this point has been settled, it still remains to obtain the relief. It must always be borne in mind that this Society does not profess to be primarily a Relief Society, and it desires to act in that character as seldom as may be. Its own funds are primarily applicable to the purposes of organisation, investigation, and advising; and it only undertakes relief when no extraneous aid is to be got for a case that requires it. It discharges its own functions best when it brings the resources of private benevolence and of relief organisations to bear upon investigated cases. For this work (as for example to obtain a letter for a Convalescent Home, a place for a girl, a home for a cripple—often one or more of these in a single case), and for looking after cases which have been assisted, and in which there has been illness or some special difficulty, reliance must be placed on members of Committee. And it is not too much to say that there is always more than enough local work of this character to absorb all the available time of all the members. Indeed, as the care bestowed on each case is greater, a more complete subdivision of labour, smaller areas, and more volunteers, are required. The Society does not do the work of charity *for* the charitable; it is itself but a combination of charitable persons, each of whom, with the advantages of co-operation and a definite plan of work, ought to be the better able to fulfil his individual duties. It is not the desire of the Society to supersede local charitable agencies, but to be representative of all such within their area—to afford means of mutual assistance and a place of meeting common to all who are engaged in charitable work.

District Committees of the Society.

WEST.

KENSINGTON	Office, 42 Church-street, W.
FULHAM UNION	„ 56 Hammersmith-road, W.
PADDINGTON	„ 20 Westbourne Park-terrace, Harrow-road, W.
CHELSEA	„ 5A Blackland's terrace, King's-road, S.W.
ST. GEORGE'S UNION	„ 48 Buckingham Palace-road, S.W.
ST. JAMES'S AND SOHO (WEST- MINSTER UNION)	} „ 82 Berwick Street, W.

* It must be remembered that at present, owing to various causes, the Committees are responsible for obtaining only such adequate temporary assistance as is likely to produce permanent good results. In chronic cases, however, the Committee endeavour to procure adequate pensions from existing charities or from private persons. (See 'Principles of Decision,' Charity Organisation Paper, No. 5, p. 4, and 'Manual,' p. 10).

Assistance by loan is an important feature of the Society's work. The Society is well qualified to co-operate with other charitable institutions in assisting by loan cases aided by them in other ways.

NORTH.

ST. MARYLEBONE	„	151 Marylebone-road, W.
HAMPSTEAD	„	Corner of Church-lane, High-street, N.W.
NORTH ST. PANCRAS & HIGHGATE	„	120 Highgate-road, N.W.
SOUTH ST. PANCRAS	„	17 Woburn-buildings, W.C.
ISLINGTON	„	53 College-street, Barnsbury, N.
HACKNEY UNION	„	Old Town-hall, E.

CENTRAL.

ST. GILES'S AND BLOOMSBURY	„	27 Duke-street, New Oxford-st., W.C.
STRAND UNION	„	51 Strand, W.C.
HOLBORN	„	5 Featherstone Buildings, W.C.
CLERKENWELL AND ST. LUKE'S	„	5 President-street, Goswell-road, E.C.
CITY OF LONDON UNION	„	25 College-street, Dowgate-hill, E.C.

EAST.

SHOREDITCH	Office,	56 St. John's-road, Hoxton, N.
BETHNAL GREEN	„	297 Bethnal Green-road, E.
WHITECHAPEL UNION	„	194 Commercial-road, E.
ST. GEORGE'S-IN-THE-EAST	„	194 Commercial-road, E.
STEPNEY UNION	„	270 Burdett-road, E.
MILE-END OLD TOWN	„	3 Arbour Cottages, Commercial- road, E.
POPLAR UNION	„	129 East India Dock-road, E.

SOUTH.

ST. SAVIOUR'S, SOUTHWARK	„	9 St. George's Circus, S.E.
NEWINGTON	„	1A York-st., Walworth-road, S.E.
ST. OLAVE'S UNION, SOUTHWARK	„	39 St. James's-road, S.E.
LAMBETH	„	86 Upper Kennington-lane, S.E.
BRIXTON	„	Victoria-street School, Cornwall road, Brixton-hill, S.W.
WANDSWORTH AND PUTNEY	„	The Plain, Wandsworth, S.W.
BATTERSEA	„	175 Battersea High-street, S.W.
CLAPHAM	„	73 Bromell's-road, S.W.
CAMBERWELL	„	1 Grove-lane, S.E.
GREENWICH	„	14 Haddington-terrace, King-street, S.E.
DEPTFORD	„	Mission Hall, King-street, Broad way, S.E.
WOOLWICH UNION	„	5 Eleanor-road, S.E.
LEWISHAM	„	Lee-bridge, S.E.
ELTHAM	„	High-street, S.E.
SYDENHAM	„	1 Clyde Terrace, Forest-hill, S

For Office hours see 'Charitable Institutions' under the respective parishes or unions in the section Local Charities, pp. 717, &c. No application for relief can be received at the Central Office. **Income.**—The gross amount received by the Council during the year 1881 on account of the General Fund for the Society's purposes was £12,444. 13s. 1d., this amount comprising receipts for the general purposes of the Society (including collection in the City of £876. 10s.), £7,366. 17s. 7d.; legacies, £850; interest, sales of papers and the *Charity Organisation Reporter*, £198. 9s. 11d.; receipts for special cases, general relief purposes, and relief of inundation cases, £4,029. 5s. 7d. In addition, the sum of £383. 3s. 6d. was received on behalf of various charitable institutions, and transferred to them. In the District Committee Aid Fund of the Council the gross receipts were £3,820. 19s. 8d., being comprised—Contributions from Committees and individuals, £308. 4s. 6d.; grants from the General Fund of Council, £2,853. 3s. 2d.; receipts for convalescent and School Board cases, £659. 12s. The gross income of the District Committees for the year 1880-1 was £25,586. 9s. 6d., comprising the following receipts:—For general purposes, £8,974. 17s. 5d.; rents of machines lent, £36. 10s. 1d.; loans repaid, £1,946. 8s. 5d.; relief and special case receipts, £9,903. 16s. 9d.; grants from Council, £3,763. 6s. 1d.; School Board cases, £528. 15s. 1d.; and sundries, including room let off and advances by members of Committees, £432. 15s. 8d. Their gross expenditure during the same period was £25,438. 7s. 6d., including general expenses, £8,475. 9s. 10d.; relief in grants, including School Board cases, £5,697. 10s. 9d.; machines on loan, £120. 2s. 2d.; loans granted, £2,086. 2s. 9d.; special cases, £7,704. 9s. 6d.; grants to Council, £71. 8s. 6d.; subscriptions to local societies, £75. 9s. 6d.; convalescent cases, £101. 5s. 2d.; repayment of receipts to Council by City and other Committees, £980. 7s. 11d.; repayments of advances, £96; and sundries, £30. 1s. 5d. **Cases Assisted.**—9,381; referred to other agencies, 5,496; dismissed, 11,175. Total, 26,052. **Vagrants dealt with.**—10,073. **Reports sent out.**—9,971. Treasurer, Herbert B. Praed, Esq. Secretary, C. S. Loch, Esq. Bankers,

SOME OF THE

Publications of the Charity Organisation Society.

To be obtained at the Office of the Society, and through all Booksellers.

THE CHARITY ORGANISATION SOCIETY: Annual Reports, Manual, and numerous other Papers.

QUESTIONS AND ANSWERS ABOUT THE CHARITY ORGANISATION SOCIETY (1882).

LIST OF FOREIGN CHARITY ORGANISATION AND OTHER SIMILAR SOCIETIES (1881). 1s.

LIST OF PROVINCIAL CHARITY ORGANISATION AND OTHER SIMILAR SOCIETIES (1881). 1s.

CHARITY ORGANISATION PAPERS,* being in most instances revisions of the 'District Committee and Country Papers,' viz. :—

- No. 1. Objects, Constitution, and Method of the Charity Organisation Society.
- „ 2. Suggestions on the best method of establishing local Charity Organisation Associations.
- „ 3. Federation of Provincial Charity Organisation Associations with the London Charity Organisation Society.
- „ 4. Suggested Rules and Bylaws of a Charity Organisation Committee.
- „ 5. Principles of Decision.
- „ 6. Assistance by Loan.
- „ 7. Suppression of Mendicency.
- „ 8. Office Work : Books and Forms.
- „ 9. Finance; or, the Prevention of Fraud and Error in the Accounts of District Committees.
- „ 10. Annual Reports of Charity Organisation Committees.
- „ 11. Exceptional Distress.
- „ 12. Index of the Resolutions, Rules, Bylaws, &c., of the London Charity Organisation Society : the Rules of the London Society.
- „ 13. Regulations for the Conduct of Inquiry at the Offices of the Council of the London Charity Organisation Society.
- „ 14. List of the Publications of the Charity Organisation Society, with a list of Books and Forms.

* Copies of The Forms referred to in these Papers can be had on application.

LOCAL ADMINISTRATION OF CHARITABLE RELIEF: Papers respecting Relief Committees now working in London in co-operation with the Charity Organisation Society (1879). Price 6d.

CHARITY ORGANISATION AND CHURCH AGENCIES: Papers read by the Hon. and Rev. W. H. FREEMANTLE and the Rev. S. A. BARNETT (1880).

CO-OPERATION WITH THE CLERGY AND WITH THE GUARDIANS. By the Rev. H. GEARY, Vicar of St. Thomas's, Portman Square, and J. R. HOLLOND, Chairman of the Paddington Board of Guardians (1879). 1d.

THE CHARITY ORGANISATION SOCIETY AND ITS RELATIONS TO MINISTERS OF RELIGION. By Rev. T. W. FOWLE, M.A. (1881).

CHARITY ORGANISATION IN PROVINCIAL TOWNS. By GEORGE WHITCOMBE, Hon. Secretary Gloucester Charity Organisation Society.

SOME NECESSARY REFORMS IN CHARITABLE WORK. By C. S. LOCH, Secretary London Charity Organisation Society.

CO-OPERATION OF DISTRICT COMMITTEES OF THE CHARITY ORGANISATION SOCIETY WITH BOARDS OF GUARDIANS; being a Digest of Answers to circular queries addressed on this subject to the thirty-nine District Committees of the Society. Relief of Cases of Temporary Distress, August 1878; Relief of Cases of Permanent Distress, June 1879. Price 3d.

CHARITIES REGISTER AND DIGEST; with an Introduction on How to Help Cases of Distress. Price 5s.

THE CHARITY ORGANISATION REPORTER,

which is published every Thursday throughout the year, is sent, post free from the Central Office, 15 Buckingham Street, Adelphi, for 6s. 6d.

Many other Papers can be obtained on application.

FURTHER PUBLICATIONS OF THE CHARITY ORGANISATION SOCIETY

‡(See also p. 309).

I.—GENERAL PAPERS.

SPEECH OF THE BISHOP OF LONDON ON THE ORGANISATION OF CHARITY. April 1870. 1*d*.

SERMON ON THE LAW OF INDEPENDENCE AND THE LAW OF HELP. By the Rev. CANON BARRY, D.C.L.

THE METHOD AND OBJECTS OF THE CHARITY ORGANISATION SOCIETY. Speeches by Sir Arthur Hobhouse, Q.C., and the Rev. Edward White (1879). 1*d*.

LONDON AND PROVINCIAL ASPECTS OF CHARITY ORGANISATION. By M. W. MOGGRIDGE, Esq. (1881).

SUGGESTIONS TO THE CHARITABLE FOR SYSTEMATIC INQUIRY INTO THE CASES OF APPLICANTS FOR RELIEF. By C. J. RIBTON-TURNER, Organising Secretary to the Charity Organisation Society. 2*s*. 6*d*. (1872).

A HANDY BOOK FOR VISITORS OF THE POOR IN LONDON, WITH CHAPTERS ON POOR LAW, SANITARY LAW, AND CHARITIES. By CHARLES B. P. BOSANQUET, M.A. (1874). 2*s*.

PAPERS READ AT CHARITY ORGANISATION CONFERENCES:—

1. Friendly Societies and the limits of State Aid and Control in Industrial Insurance. By Sir George Young, Bart., formerly Assistant Commissioner to the Friendly Societies Commission, 1870–3. Price 1*d*. (1879)
 2. The Work of Charity in Promoting Provident Habits. By Mr. G. C. T. Bartley, Manager of the National Penny Bank, Limited. Price 1*d*. (1879).
 3. The Uncharitableness of Inadequate Relief. By Mr. Francis Peek, a member of the London School Board. Price 1*d*. (1879).
- Voluntary *versus* Legal Relief. By Rev. J. R. Pretymann, Author of 'Dispauperisation.' Price 1*d*. (1879).

OCCASIONAL PAPERS:—

1. Charity Organisation.
2. On Selecting the Best Charity.
3. A Word by the Way; or, Street Almsgiving no Charity.
4. On Begging-letter Writers.
5. Committees of Management.
6. Collection of Funds by Charitable Institutions.

II.—REPORTS, &c.

CONFERENCE ON NIGHT REFUGES AND REPORT OF COMMITTEE (1870). 4*d*.

REPORT ON SOUP-KITCHENS (1871), with a Digest of Information arranged according to Poor Law Divisions. 1*s*.

SECOND REPORT ON SOUP KITCHENS (1877). 3*d*.

A SOUP KITCHEN IN ST. GILES'S. A Report by the St. Giles's Committee of the Charity Organisation Society on the Condition and Character of Recipients of Soup Relief in January 1879. Price 3*d*.

REPORT ON THE DWELLINGS OF THE POOR, by a Special Committee of the Society, with Appendix (1881). 1*s*.

- REPORT ON THE TRAINING OF THE BLIND, by a Special Committee of the Society, with Appendix (1878). 1s.
- REPORT ON THE EDUCATION AND CARE OF IDIOTS, IMBECILES, AND HARMLESS LUNATICS, by a Special Committee of the Society, with Appendix, and Report of a Deputation to the President of the Local Government Board (1877). 1s.
- REPORT ON THE EMPLOYMENT OF ITALIAN CHILDREN FOR MENDICANT AND IMMORAL PURPOSES, by a Special Committee of the Society. Second Edition, enlarged, with Appendix; and Report of a Deputation to the Home Secretary 1877. 1s.
- REPORT ON THE PERSONAL VISITATION OF THE POOR (1877). 1d.
- REPORT ON CONVALESCENT INSTITUTIONS, by a Special Committee of the Society, with Appendix containing a list of Convalescent Institutions, with details regarding the conditions of admission, &c., &c. (1880). Price 1s.
- VOTING CHARITIES. Proceedings of the Council on the System of Periodical Contested Elections by the whole body of the Subscribers in its application to Hospitals and Orphanages (1872). 1d.
- REPORT OF THE SUB-COMMITTEE OF THE WHITECHAPEL COMMITTEE of the Charity Organisation Society on the Local Charities (1878).
- REPORT OF THE MIGRATION SUB-COMMITTEE OF THE ST. GEORGE'S (HANOVER SQUARE) COMMITTEE of the Charity Organisation Society (1872).

III.—PAPERS ON MEDICAL RELIEF.

METROPOLITAN MEDICAL RELIEF: read by Sir CHARLES TREVELYAN, at a Conference presided over by Dr. Acland, with Remarks by Sir Wm. Gull, Mr. Prescott Hewett, Sir Rutherford Alcock, and others. With Appendices. (Revised 1880.) 6d.

Contents of Appendices:

1. Report on the Social Position of the Out-Patients of the Royal Free Hospital.
 2. The Limits of Unpaid Service.
 3. First Report of the Medical Committee of the Charity Organisation Society.
 4. Revised Model Rules for Provident Dispensaries (June 1878), by the Medical Committee of the Charity Organisation Society.
 5. Correspondence relating to the Memorial to the British Medical Association.
 6. Speeches delivered by Sir William Gull, Bart.
- REPORTS OF THE COMMITTEES AND SUB-COMMITTEES of Members of the Medical Profession in London, appointed to inquire into the subject of Out-Patient Hospital Administration in the Metropolis (1871). 1s.
- PROVIDENT DISPENSARIES: a Paper read by Mr. TIMOTHY HOLMES before the Metropolitan Branch of the British Medical Association (1878). 3d.
- THE EXTENSION OF PROVIDENT DISPENSARIES THROUGHOUT LONDON AND ITS ENVIRONS: read by Sir CHARLES TREVELYAN before a Special Meeting of the Charity Organisation Society, presided over by Lord Frederick Cavendish, M.P. (1878). 1d.
- THE DOCTOR'S BILL, OR NO DOCTOR'S BILL. A Word to Working Men and their Families (1878). 1d.
- OUT-PATIENT REFORM, including Letters to the *Times* from Mr. Timothy Holmes, Mr. T. Fowell Buxton, Sir Charles Trevelyan, and the Rev. Canon Erskine Clarke; and a Speech by Sir William Gull (1878). 3d.

If more than fifty copies of these papers are taken, 30 per cent. discount will be allowed on the published price.

BOOKS FOR REFERENCE & READING CONCERNING CHARITY AND QUESTIONS BEARING UPON CHARITABLE WORK.

The reader who desires to get a grasp of the real issues depending on the administration of the Poor Law and of charity, cannot do better than study the Report of the Poor Law Commissioners, 1834. But, unfortunately, it is difficult to obtain a copy of that Report now. Chalmers' works; Edward Denison's Letters; Walker's Original, will be found most useful and suggestive. We give a list, by no means exhaustive, of books which those who wish to learn something of the subject generally should read. Almoners would do well to read the last six or seven books of the first section.

I.—GENERAL.

THE REPORT OF THE POOR LAW COMMISSIONERS (1834). EXTRACTS from the information received by H.M. COMMISSIONERS as to the Administration and Operation of the Poor Laws (1837).

THE CHRISTIAN AND CIVIC ECONOMY OF LARGE TOWNS. By THOMAS CHALMERS, D.D. (1846)

Also ON THE SUFFICIENCY OF THE PAROCHIAL SYSTEM, by the same author.

THE ORIGINAL. By the late THOMAS WALKER, M.A. Fifth edition. Edited, with Additions, by Wm. A. Guy, M.B., F.R.S. Henry Renshaw, 356 Strand, London (1875).

LETTERS AND OTHER WRITINGS OF THE LATE EDWARD DENISON. Edited by Sir Baldwin Leighton, Bart. London: Richard Bentley & Son (1875).

SOCIAL DUTIES, considered with reference to the organisation of effort in works of benevolence and public utility. London and Cambridge: Macmillan & Co. (1867).

*HOMES OF THE LONDON POOR. By OCTAVIA HILL. London: Macmillan & Co. (1875).

*OUR COMMON LAND. By OCTAVIA HILL. London: Macmillan & Co. (1877).

CONFESSIONS OF AN OLD ALMSGIVER. London: Wm. Hunt & Co. (1871).

THE THOUGHTS AND EXPERIENCES OF A CHARITY ORGANISATIONIST. By J. HORNSBY WRIGHT (1878).

OUR NEW MASTERS. By THOMAS WRIGHT Journeyman Engineer). Strahan & Co., 56 Ludgate Hill, London (1873).

THE DEAD HAND: Addresses on the subject of Endowments, by the Right Hon. Sir ARTHUR HOBBHOUSE, Q.C., K.C.S.I. London: Chatto & Windus, Piccadilly (1880).

II.—GENERAL WORKS, AND POOR LAW, AND OTHER BOOKS OF REFERENCE.

A HISTORY OF THE ENGLISH POOR LAW. By Sir GEORGE NICHOLLS, K.C.B., late Poor Law Commissioner and Secretary to the Poor Law Board. London: John Murray, Albemarle Street (1854).

THE POOR LAW, by T. W. FOWLE, M.A., Rector of Islip. London: Macmillan & Co. (1881).

*Besides the Essays to which the titles more especially refer, these volumes contain Essays on the 'Work of Volunteers in the Organisation of Charity,' 'District Visiting,' 'A few words to Volunteer Visitors among the Poor,' 'A more excellent way of Charity,' &c. The Edition of 'Homes for the London Poor' is exhausted. Copies of the American edition can be obtained of Mr. Chevens, 146 Marylebone Road. Price 1s.

- POOR LAWS IN FOREIGN COUNTRIES**; Reports communicated to the Local Government Board by H.M. Secretary of State for Foreign Affairs, with Introductory Remarks by ANDREW DOYLE, Esq., Local Government Inspector (1875).
- DISPAUPERISATION**: A popular treatise on Poor Law evils and their remedies. By J. R. PRETYMAN, M.A. Second Edition. Longmans, Green & Co. (1878).
- PAUPERISM: ITS CAUSES AND REMEDIES**, by HENRY FAWCETT, M.A., M.P., Professor of Political Economy to the University of Cambridge. London and New York: Macmillan & Co. (1871).
- THE STATUTES IN FORCE RELATING TO THE POOR LAWS**. From 43 Eliz., c. 2, to 35 and 36 Vic., c. 93; with Digests of Decisions. By WM. CUNNINGHAM GLEN. London: Shaw & Sons, Fetter Lane (1873).
- THE GENERAL CONSOLIDATED AND OTHER ORDERS OF THE POOR LAW COMMISSIONERS AND THE POOR LAW BOARD**. By W. CUNNINGHAM GLEN. Sixth Edition. London: Butterworths, 7 Fleet Street, and Knight & Co., 90 Fleet Street (1868).
- THE ORDERS OF THE LOCAL GOVERNMENT BOARD**. Knight & Co., 90 Fleet Street, E.C. (1877).
- THE POOR LAW**; comprising the whole of the Law of Relief and Settlement, and Removal of the Poor, &c. By J. F. ARCHIBOLD, Esq. Twelfth Edition, by W. CUNNINGHAM GLEN, Esq. London: SHAW & Sons, Fetter Lane (1873).
- REPORT ON POOR LAW ADMINISTRATION IN LONDON**; with special reference to the Disposal by Boards of Guardians of Applications for Relief. By HENRY LONGLEY, Local Government Inspector (1873).
- POOR LAW AMENDMENT ACT, 1876**; with Notes, &c. By EDWARD LUMLEY, Esq. Knight & Co. (1876).
- THE POOR LAW ELECTION MANUAL**. Fourth Edition. By W. G. LUMLEY, Q.C., Counsel to the Local Government Board. London: Shaw & Sons, Fetter Lane (1877).
- REPORT ON OUTDOOR RELIEF**. By EDMOND H. WODEHOUSE, Esq., Poor Law Inspector (1872).
- THE BOARDING-OUT SYSTEM**: a Practical Guide, with Suggestions, &c. By Col. C. W. GRANT, R.E. Knight & Co., 90 Fleet Street.
- THE EDUCATION ACTS MANUAL**. Fifteenth Edition. By HUGH OWEN, Jun. Knight & Co., Fleet Street.
- HINTS TO HOUSEHOLDERS, OFFICERS, AND MEMBERS OF SANITARY AUTHORITIES, &c.** Practical information as to the laws relating to Public Health and the Removal of Nuisances. London: Knight & Co., 90 Fleet Street. Price 6d. See also Introduction, § LIII.
- THE FACTORY AND WORKSHOP ACT, 1878**. With Introduction by ALEXANDER REDGRAVE, Esq., C.B., Her Majesty's Inspector of Factories, &c. Second Edition. London: Shaw & Sons, Fetter Lane (1879).
- THE JUSTICES' NOTE-BOOK**. By W. KNOX WIGRAM. Second Edition. London: Stevens & Sons, 119 Chancery Lane (1881).

The almoner will also find the following books very useful :—

- A HANDY-BOOK FOR GUARDIANS OF THE POOR**: being a complete manual of the duties of the office, the treatment of typical cases, with practical examples, &c., &c. By GEORGE C. T. BARTLEY, Esq. Chapman & Hall, Piccadilly.
- THE PROVIDENT KNOWLEDGE PAPERS**. By GEORGE C. T. BARTLEY. On Pensions, Insuring One's Life, Penny Banks, Pawnbrokers, &c.
- THE POST OFFICE GUIDE**. Published quarterly, giving information about Savings Banks, Insurances and Annuities. Price 6d.
See also list of publications of the Charity Organisation Society.

THE

‘Charity Organisation Reporter.’

THE attention of persons interested in charitable work is directed to the CHARITY ORGANISATION REPORTER. It is published weekly, and contains—

- (1) Leading Articles, critical and suggestive, on different branches of Charity and the Poor Law, and in regard to the Charity Organisation Society.
 - (2) Passing Notes on current matters relating to Artisans’ Dwellings, Industrial Insurance, Thrift, Poor-Law Administration, Charitable Institutions, &c.
 - (3) The Proceedings of the Council of the Charity Organisation Society, and Notices of the Work of Charity Organisation in the provinces and abroad.
 - (4) Articles of Reference, containing Notices of Books and short Abstracts of Blue Books, Parliamentary Papers, Bills, Legal Provisions, &c., which may serve as useful to almoners for purposes of reference and instruction.
 - (5) Notes from Almoners’ Diaries, being records of actual experience in the daily work of persons engaged in almsgiving.
-

SPECIMEN COPIES SENT ON APPLICATION.

Subscription, 6s. 6d. a year, post-free.

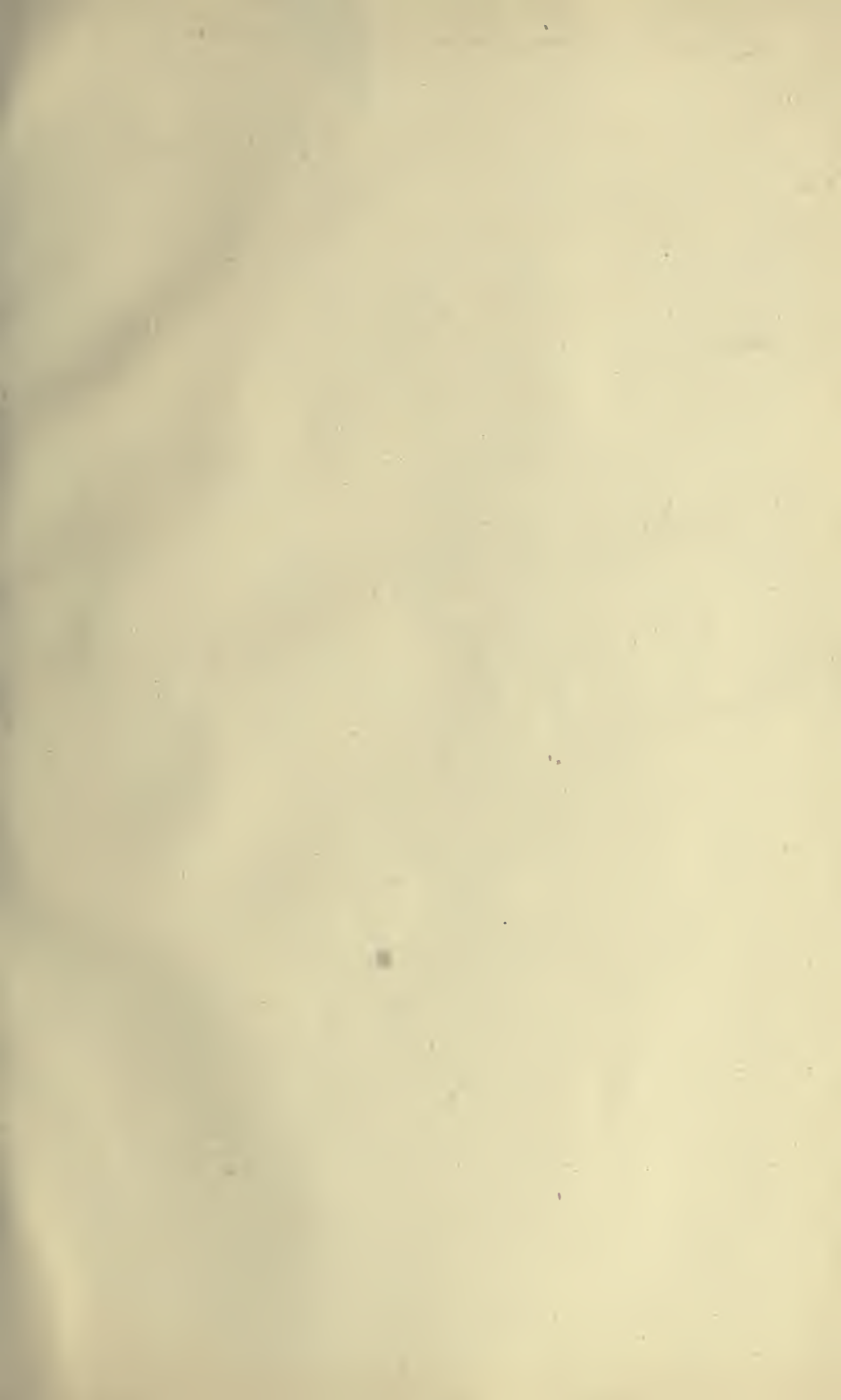
Apply to THE SECRETARY, Charity Organisation Society, 15 Buckingham Street, London, W.C.

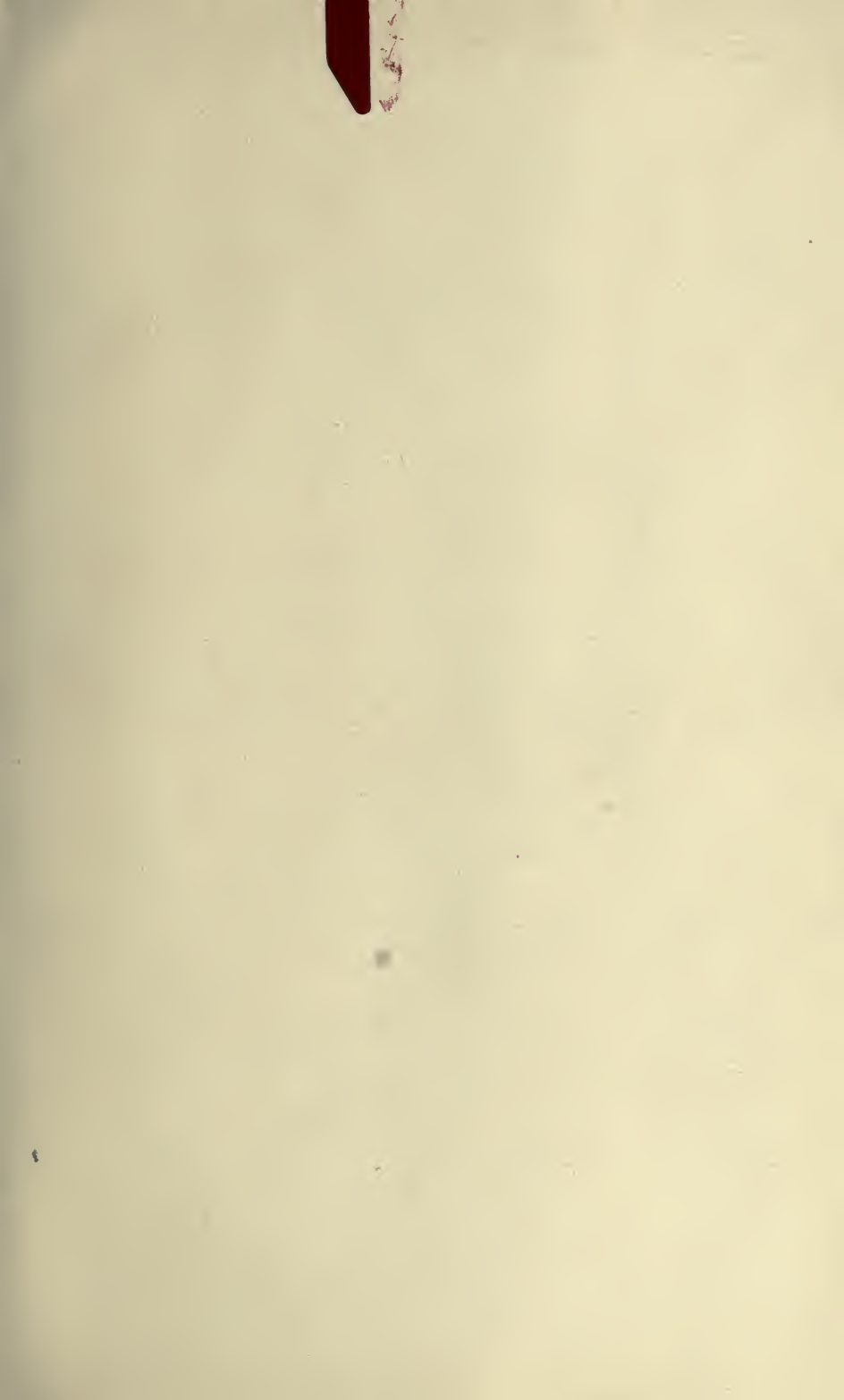
CHARITIES’ REGISTER AND DIGEST:

LOCAL, GENERAL, VOLUNTARY, AND ENDOWED.

A book of information regarding the Charities in or available for the Metropolis, and the Legal and other Provisions for the Relief of the Poor; Friendly, Benefit, Benevolent, and Trade Societies; Savings Banks, Servants’ Registries, &c.; with an Introduction on ‘How to Help Cases of Distress.’ Price 5s. 8vo. about 1,100 pages. To be obtained of Messrs. LONGMANS, Paternoster Row; and at the Offices of the Society, 15 Buckingham Street, London, W.C.

Publications of the Charity Organisation Society in regard to the work of the Society, the Poor Law, the Training of the Blind, &c., to be had at the same address. List sent free on application.





Temple
Social
Pav.

Author *Rock, L. B.*

Title *How to help care of dieties*

DATE.

12. 9. 29

NAME OF BORROWER.

Burnett, E. 52 Coleridge Ave.

